

**Electronic Articles of Incorporation
For**

**P03000148972
FILED
December 09, 2003
Sec. Of State**

PROVIDIAN FINANCIAL, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

PROVIDIAN FINANCIAL, INC.

Article II

The principal place of business address:

2804 DEL PRADO BLVD
SUITE 205
CAPE CORAL, FL. 33904

The mailing address of the corporation is:

2804 DEL PRADO BLVD
SUITE 205
CAPE CORAL, FL. 33904

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

100.000

Article V

The name and Florida street address of the registered agent is:

TORSTEN JOSUPEIT
5610 SW 9TH AVE
CAPE CORAL, FL. 33914

I certify that I am familiar with and accept the responsibilities of registered agent.

P03000148972
FILED
December 09, 2003
Sec. Of State

Registered Agent Signature: TORSTEN JOSUPEIT

Article VI

The name and address of the incorporator is:

TORSTEN JOSUPEIT
5610 SW 9TH AVE
CAPE CORAL, FL. 33914

Incorporator Signature: TORSTEN JOSUPEIT