

Electronic Articles of Incorporation For

P04000076226
FILED
May 11, 2004
Sec. Of State
cblalock

STERLING FINANCIAL ASSET MANAGEMENT, 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:

STERLING FINANCIAL ASSET MANAGEMENT, INC.

Article II

The principal place of business address:

225 N.E. MIZNER BLVD.
SUITE 400
BOCA RATON, FL. US 33432

The mailing address of the corporation is:

225 N.E. MIZNER BLVD.
SUITE 400
BOCA RATON, FL. US 33432

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:

11,000,000

Article V

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

MARC L ABRAMSON
225 N.E. MIZNER BLVD.
SUITE 400
BOCA RATON, FL. 33432

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

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Registered Agent Signature: MARC L. ABRAMSON

Article VI

The name and address of the incorporator is:

MARC L. ABRAMSON
225 NE MIZNER BLVD., SUITE 400
BOCA RATON, FL 33432

Incorporator Signature: MARC L. ABRAMSON

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D
CHARLES P GARCIA
225 N.E. MIZNER BLVD., SUITE 400
BOCA RATON, FL. 33432 US

Article VIII

The effective date for this corporation shall be:

05/11/2004