Electronic Articles of Incorporation For

P04000114871 FILED August 05, 2004 Sec. Of State nculligan

XPRESS LENDING & REALTY COMPANY

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:

XPRESS LENDING & REALTY COMPANY

Article II

The principal place of business address:

807 S.W. 122ND AVENUE MIAMI, FL. 33184

The mailing address of the corporation is:

807 S.W. 122ND AVENUE MIAMI, FL. 33184

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

Article V

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

F&M LEGAL ASSISTANTS, INC. 807 S.W. 122ND AVENUE MIAMI. FL. 33184

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

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Registered Agent Signature: FABIANA PAVESE

Article VI

The name and address of the incorporator is:

LOO, CARLOS 6520 S.W. 19TH STREET MIAMI, FLORIDA 33155

Incorporator Signature: CARLOS LOO

Article VII

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

Title: P CARLOS LOO 6520 S.W. 19TH STREET MIAMI, FL. 33155

Title: VP ARIEL RODRIGUEZ 13545 S.W. 99TH STREET MIAMI, FL. 33186