Electronic Articles of Incorporation For

P04000116785 FILED August 11, 2004 Sec. Of State jshivers

LENDING OF AMERICA 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: LENDING OF AMERICA INC

Article II

The principal place of business address:

12720 S ORANGE BLOSSOM TRAIL SUITE 24 ORLANDO, FL. US 32837

The mailing address of the corporation is:

12720 S ORANGE BLOSSOM TRAIL SUITE 24 ORLANDO, FL. US 32837

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

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

ELIAS MANGUAL 1519 AVLEIGH CIR ORLANDO, FL. 32824 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ELIAS MANGUAL

Article VI

The name and address of the incorporator is:

ELIAS MANGUAL 1519 AVLEIGH CIR ORLANDO, FL 32824

Incorporator Signature: ELIAS MANGUAL

Article VII

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

Title: P ELIAS MANGUAL 1519 AVLEIGH CIR ORLANDO, FL. 322824

Title: VP AWILDA MANGUAL 1519 AVLEIGH CIR ORLANDO, FL. 32824 US

Article VIII

The effective date for this corporation shall be:

08/10/2004