Electronic Articles of Incorporation For

P04000117995 FILED August 13, 2004 Sec. Of State jshivers

OAKWOOD LENDING INCORPORATED

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:

OAKWOOD LENDING INCORPORATED

Article II

The principal place of business address:

9673 RIVERSIDE DRIVE #J1 CORAL SPRINGS, FL. 33071

The mailing address of the corporation is:

9673 RIVERSIDE DRIVE J1 CORAL SPRINGS, FL. 33071

Article III

The purpose for which this corporation is organized is:

TO ENGAGE IN ANY ACTIVITY OR BUSINESS PERMITTED UNDER THE LAWS OF THE UNITED STATES AND FLORIDA

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:

SERGIO CONTRERAS 9673 RIVERSIDE DR. J1 CORAL SPRINGS, FL. 33071 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: SERGIO CONTRERAS

Article VI

The name and address of the incorporator is:

SERGIO CONTRERAS 9673 RIVERSIDE DR. #J1 CORAL SPRINGS, FL 33071

Incorporator Signature: SERGIO CONTRERAS

Article VII

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

Title: P SERGIO CONTRERAS 9673 RIVERSIDE DR. #J1 CORAL SPRINGS, FL. 33071 P04000117995 FILED August 13, 2004 Sec. Of State jshivers