Electronic Articles of Incorporation For

P04000131807 FILED September 21, 2004 Sec. Of State jshivers

FIRST TRUST LENDING, 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:

FIRST TRUST LENDING, INC.

Article II

The principal place of business address:

269 CAPISTRANO CT MARCO ISLAND, FL. 34145

The mailing address of the corporation is:

269 CAPISTRANO CT MARCO ISLAND, FL. 34145

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:

JESSE F KAREN 269 CAPISTRANO CT MARCO ISLAND, FL. 34145 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JESSE KAREN

Article VI

The name and address of the incorporator is:

JESSE KAREN 269 CAPISTRANO CT

MARCO ISLAND, FL 34145

Incorporator Signature: JESSE KAREN

Article VII

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

Title: P, T JESSE F KAREN 269 CAPISTRANO CT. MARCO ISLAND, FL. 34145 P04000131807 FILED September 21, 2004 Sec. Of State ishivers