

**Electronic Articles of Incorporation
For**

P04000136746
FILED
September 30, 2004
Sec. Of State
jshivers

COMPETITIVE LENDING GROUP, 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:

COMPETITIVE LENDING GROUP, INC.

Article II

The principal place of business address:

3710 N. JOG ROAD, SUITE 202
WEST PALM BEACH, FL. 33411

The mailing address of the corporation is:

3710 N. JOG ROAD, SUITE 202
WEST PALM BEACH, FL. 33411

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:

750

Article V

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

GLENN SILVERA
3710 N. JOG ROAD, SUITE 202
WEST PALM BEACH, FL. 33411

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

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Registered Agent Signature: GLENN SILVERA

Article VI

The name and address of the incorporator is:

GLENN SILVERA
3710 N. JOG ROAD
WEST PALM BEACH, FL 33411

Incorporator Signature: GLENN SILVERA

Article VII

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

Title: PST
GLENN SILVERA
3710 N. JOG ROAD, SUITE 202
WEST PALM BEACH, FL. 33411

Article VIII

The effective date for this corporation shall be:

09/30/2004