Electronic Articles of Incorporation For

P05000007333 FILED January 14, 2005 Sec. Of State nculligan

PRIME TIME 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:

PRIME TIME LENDING, INC.

Article II

The principal place of business address:

176 AVENUE C GENEVA, FL. 32732

The mailing address of the corporation is:

176 AVENUE C GENEVA, FL. 32732

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: 1,000

Article V

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

JEANETTE M SPERONI 176 AVENUE C GENEVA, FL. 32732 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JEANETTE M. SPERONI

Article VI

The name and address of the incorporator is:

JEANETTE M. SPERONI 176 AVENUE C GENEVA, FL 32732

Incorporator Signature: JEANETTE M. SPERONI

Article VII

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

Title: P. ANTHONY R FERMANE III 30 1/2 OXFORD STREET, SUITE E LANSDOWNE, PA. 19050 US

Title: VP JEANETTE M SPERONI 176 AVENUE C GENEVA, FL. 32732 US

Article VIII

The effective date for this corporation shall be:

01/14/2005