Electronic Articles of Incorporation For

P05000027784 FILED February 22, 2005 Sec. Of State wcunningham

ANCHOR 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:

ANCHOR LENDING, INC.

Article II

The principal place of business address:

20325 NE 20 CT. N. MIAMI BEACH, FL. US 33179

The mailing address of the corporation is:

20325 NE 20 CT. N. MIAMI BEACH, FL. US 33179

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: 1000

Article V

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

MARCI L SWATT 20325 NE 20 CT. N. MIAMI BEACH, FL. 33179 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: MARCI L. SWATT

Article VI

The name and address of the incorporator is:

MARCI L. SWATT 20325 NE 20 CT.

N. MIAMI BEACH, FL. 33179

Incorporator Signature: MARCI L. SWATT

Article VII

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

Title: P MARCI L SWATT 20325 NE 20 CT. N. MIAMI BEACH, FL. 33179 US

Title: VP GARY H SWATT 20325 NE 20 CT. N. MIAMI BEACH, FL. 33179 US

Title: TREA EDWARD L MARGOLIS 20903 NE 26 AVE. N. MIAMI BEACH, FL. 33180

Title: SECY DEBORAH MARGOLIS 20903 NE 26 AVE. N. MIAMI BEACH, FL. 33180 US

Article VIII

The effective date for this corporation shall be:

02/22/2005

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