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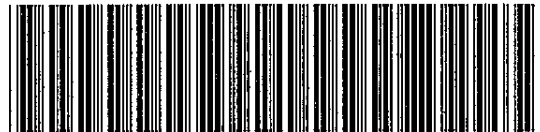
(Business Entity Name)

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**ARTICLES OF INCORPORATION  
OF  
SMART CHOICE LENDING GROUP, INC.**

The undersigned incorporator, for the purpose of forming a corporation under Chapter 621 of the Florida Statutes, here adopt the following Articles of Incorporation.

**ARTICLE I - NAME**

The name of the corporation shall be:  
**SMART CHOICE LENDING GROUP, INC.**

**ARTICLE II - PRINCIPAL OFFICE**

The principal place of business/mailing address of this corporation shall be:

**SMART CHOICE LENDING GROUP, INC.  
2825 S.W. 79<sup>th</sup> Avenue  
Miami, Florida 33155**

**ARTICLE III- PURPOSE**

The purpose for which the corporation is organized is to provide **mortgage broker primary and subordinate financing transactional services and options.**

**ARTICLE IV - SHARES**

The number of shares of stock that this corporation is authorized to have outstanding at anyone time is (100) one hundred shares common capital stock. Par value \$1.00 per share.

**ARTICLE V  
INITIAL OFFICERS/DIRECTORS**

The names, mailing addresses, and title:

**Lourdes C. Messer  
President  
2825 S.W. 79<sup>th</sup> Avenue  
Miami, Florida 33155**

**ARTICLE VI - INITIAL REGISTERED AGENT**

The name and address of the initial registered agent is:

**Deborah M. Martin  
Attorney At Law  
Martin Law, P.A.  
706 South Dixie Highway  
Suite 110  
Coral Gables, FL 33146**

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ARTICLE VII - INCORPORATOR(S)

Lourdes C. Messer  
2825 S.W. 79<sup>th</sup> Avenue  
Miami, Florida 33155

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HAVING BEEN NAMED AS REGISTERED AGENT TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I AM FAMILIAR WITH AND ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY.

By: *Deborah M. Martin*  
Deborah M. Martin  
Registered Agent

Date: 2/23/05

By: *Lourdes C. Messer*  
Lourdes C. Messer  
Incorporator/President

Date: 2-23-05

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