Electronic Articles of Incorporation For

P05000058521 FILED April 20, 2005 Sec. Of State Ipoole

QWEST 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: QWEST LENDING, INC.

Article II

The principal place of business address:

201 WEST SUNRISE BLVD. SUITE C FORT LAUDERDALE, FL. US 33311

The mailing address of the corporation is:

201 WEST SUNRISE BLVD. SUITE C FORT LAUDERDALE, FL. US 33311

Article III

The purpose for which this corporation is organized is: PROVIDE RESIDENTIAL AND COMMERCIAL LOANS.

Article IV

The number of shares the corporation is authorized to issue is: 1,000,000

Article V

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

ARNEL POLO 201 WEST SUNRISE BLVD. SUITE 2C FORT LAUDERDALE, FL, FL. 33311, US I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ARNEL POLO

Article VI

The name and address of the incorporator is:

ARNEL POLO 201 WEST SUNRISE BLVD. FORT LAUDERDALE, FL 33311

Incorporator Signature: ARNEL POLO

Article VII

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

Title: CEO ARNEL POLO 201 WEST SUNRISE BLVD. SUITE 2C FORT LAUDERDALE, FL. 33311 US

Title: CMO MARIE COMPAS 201 WEST SUNRISE BLVD. SUITE 2C FORT LAUDERDALE, FL. 33311 US

Title: CFO EDDY REMY 201 WEST SUNRISE BLVD. SUITE 2C FORT LAUDERDALE, FL. 33311 US

Article VIII

The effective date for this corporation shall be:

04/20/2005