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Florida Department of State  
Division of Corporations  
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To: Division of Corporations  
Fax Number : (850) 205-0381

From:  
Account Name : FLORIDA INCORPORATORS, INC.  
Account Number : 075350000473  
Phone : (305) 379-7907  
Fax Number : (305) 402-3141

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SECRET  
TALLAHASSEE FLORIDA

**FLORIDA PROFIT CORPORATION OR P.A.**  
**GMAC FINANCIAL LENDING GROUP, INC.**

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5/20/05  
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Articles Of Incorporation  
Of

GMAC FINANCIAL LENDING GROUP, INC.

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TALLAHASSEE, FLORIDA

THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the corporation is GMAC FINANCIAL LENDING GROUP, INC.

SECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

FOURTH: The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which the corporation may be incorporated under the provisions of the Florida Business Corporation Act.

FLORIDA INCORPORATORS, INC.  
8875 Hidden River Pkwy, Ste 300 1  
Tampa, FL 33637  
(813) 632-7882

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FIFTH: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) SHARES of capital stock, \$.001 par value each.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is ONE (1) and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until his successor is elected and qualified is:

HARVEL MOISE  
1345 NORTH EAST 202ND STREET  
MIAMI, FL 33179

SEVENTH: The name and address of the incorporator is:

HARVEL MOISE  
1345 NORTH EAST 202ND STREET  
MIAMI, FL 33179

EIGHTH: The name and address of the initial registered agent and the initial registered office is:

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HARVEL MOISE  
1345 NORTH EAST 202ND STREET  
MIAMI, FL 33179

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05 MAY 19 AM 8 53  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

NINTH: The mailing address and principal office of  
the corporation is:


GMAC FINANCIAL LENDING GROUP, INC.  
1345 NORTH EAST 202ND STREET  
MIAMI, FL 33179

DATED: May 16, 2005

  
HARVEL MOISE  
Incorporator

ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and  
responsibilities as registered agent of the corporation.

  
HARVEL MOISE