

**Electronic Articles of Incorporation
For**

P05000091019
FILED
June 24, 2005
Sec. Of State
cblalock

LENDING CONCEPTS, 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:
LENDING CONCEPTS, INC.

Article II

The principal place of business address:
4747 NORTH OCEAN DRIVE
235
LAUDERDALE BY THE SEA, FL. US 33308

The mailing address of the corporation is:
4747 NORTH OCEAN DRIVE
235
LAUDERDALE BY THE SEA, FL. US 33308

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:
100

Article V

The name and Florida street address of the registered agent is:
DARYL PERKOWSKI
4747 NORTH OCEAN DRIVE
235
LAUDERDALE BY THE SEA, FL. 33308

I certify that I am familiar with and accept the responsibilities of registered agent.

P05000091019
FILED
June 24, 2005
Sec. Of State
cblalock

Registered Agent Signature: DARYL PERKOWSKI

Article VI

The name and address of the incorporator is:

DARYL PERKOWSKI
4747 NORTH OCEAN DRIVE, SUITE #235
LAUDERDALE BY THE SEA, FL 33308

Incorporator Signature: DARYL PERKOWSKI

Article VII

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

Title: PD
DARYL PERKOWSKI
155 ISLE OF VENICE DRIVE, #401
FORT LAUDERDALE, FL. 33301 US

Article VIII

The effective date for this corporation shall be:

07/01/2005