

**Electronic Articles of Incorporation
For**

P05000133424
FILED
September 28, 2005
Sec. Of State
clewis

QMAR 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:

QMAR LENDING INC

Article II

The principal place of business address:

420 LINCOLN ROAD
SUITE 353
MIAMI BEACH, FL. US 33139

The mailing address of the corporation is:

420 LINCOLN ROAD
SUITE 353
MIAMI BEACH, FL. US 33139

Article III

The purpose for which this corporation is organized is:

MORTGAGE COMPANY

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:

MERCEDES SUPERVIELLE
420 LINCOLN ROAD
SUITE 353
MIAMI BEACH, FL. 33139

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

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Registered Agent Signature: MERCEDES SUPERVIELLE

Article VI

The name and address of the incorporator is:

MERCEDES SUPERVIELLE
420 LINCOLN ROAD
SUITE 353
MIAMI BEACH, FL 33139

Incorporator Signature: MERCEDES SUPERVIELLE

Article VII

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

Title: VP
ROBERT GONZALEZ
420 LINCOLN ROAD STE 353
MIAMI BEACH, FL. 33139 US

Title: P
SERGIO SUPERVIELLE
420 LINCOLN ROAD STE 353
MIAMI BEACH, FL. 33139