Electronic Articles of Incorporation For

P05000149709 FILED November 09, 2005 Sec. Of State jshivers

O.P.M. 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:

O.P.M. LENDING, INC.

Article II

The principal place of business address:

745 S.W. 148TH AVE APT 802 DAVIE, FL. 33325

The mailing address of the corporation is:

745 S.W. 148TH AVE APT 802 DAVIE, FL. 33325

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:

THANH X NGUYEN 15601 N.W. 2ND PLACE MIAMI, FL. 33169 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: THANH NGUYEN

Article VI

The name and address of the incorporator is:

THANH NGUYEN 15601 NW 2ND PLACE MIAMI,FL 33169

Incorporator Signature: THANH NGUYEN

Article VII

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

Title: P THANH X NGUYEN 15601 NW 2ND PLACE MIAMI, FL. 33169 US

Title: VP BINH NGUYEN 15858 S.W. 49TH COURT MIRAMAR, FL. 33027 US

Article VIII

The effective date for this corporation shall be:

11/09/2005

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