

**Electronic Articles of Incorporation
For**

P06000039571
FILED
March 20, 2006
Sec. Of State
sprather

PHOENIX MORTGAGE LENDING CORPORATION

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:

PHOENIX MORTGAGE LENDING CORPORATION

Article II

The principal place of business address:

5374 NW 118 AVENUE
CORAL SPRINGS, FL. US 33076

The mailing address of the corporation is:

5374 NW 118 AVENUE
CORAL SPRINGS, FL. US 33076

Article III

The purpose for which this corporation is organized is:

MORTGAGE LENDING 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:

KIM H HONG
5374 NW 118 AVENUE
CORAL SPRINGS, FL. 33076

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

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Registered Agent Signature: KIM H HONG

Article VI

The name and address of the incorporator is:

KIM H HONG
5374 NW 118 AVENUE

CORAL SPRINGS, FL 33076

Incorporator Signature: KIM H HONG

Article VII

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

Title: P
KIM H HONG
5374 NW 118 AVENUE
CORAL SPRINGS, FL. 33076 US

Title: VP
CUONG D HONG
5374 NW 118 AVENUE
CORAL SPRINGS, FL. 33076 US

Article VIII

The effective date for this corporation shall be:

03/18/2006