Electronic Articles of Incorporation For

P06000057172 FILED April 21, 2006 Sec. Of State clewis

EQUITY ONE LENDING GROUP, 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:

EQUITY ONE LENDING GROUP, INC.

Article II

The principal place of business address:

2300 N.E 11TH STREET SUITE 1000 HALLANDALE, FL. 33009

The mailing address of the corporation is:

P.O. BOX 3604 HALLANDALE, FL. 33008

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: 1000

Article V

The name and Florida street address of the registered agent is:

TODD FREEDBERG 2300 N.E.11TH STREET SUITE 1000 HALLANDALE, FL. 33009 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: TODD FREEDBERG

Article VI

The name and address of the incorporator is:

TODD FREEDBERG 2300 N.E. 11TH STREET SUITE 1000 HALLANDALE, FLORIDA 33009

Incorporator Signature: TODD FREEDBERG

Article VII

The effective date for this corporation shall be:

04/21/2006