

**Electronic Articles of Incorporation
For**

P06000059857
FILED
April 27, 2006
Sec. Of State
jshivers

PACIFIC 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:

PACIFIC LENDING, INC.

Article II

The principal place of business address:

3300 PGA BLVD.
SUITE 570
PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:

3300 PGA BLVD.
SUITE 570
PALM BEACH GARDENS, FL. 33410

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:

10,000,000 COMMON SHARES NO PAR VALUE

Article V

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

LISA M WHITMER
3300 PGA BLVD.
SUITE 570
PALM BEACH GARDENS, FL. 33410

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

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Registered Agent Signature: LISA M. WHITMER

Article VI

The name and address of the incorporator is:

GERALDINE JESSOP
3300 PGA BLVD.
SUITE 570
PALM BEACH GARDENS, FL 33410

Incorporator Signature: GERALDINE JESSOP

Article VII

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

Title: P
GERALDINE JESSOP
3300 PGA BLVD., STE. 570
PALM BEACH GARDENS, FL. 33410

Title: S
LISA M WHITMER
3300 PGA BLVD., SUITE 570
PALM BEACH GARDENS, FL. 33410

Article VIII

The effective date for this corporation shall be:

04/26/2006