

**Electronic Articles of Incorporation
For**

P06000082878
FILED
June 16, 2006
Sec. Of State
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NEIGHBORHOOD LENDING SOLUTIONS, 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:

NEIGHBORHOOD LENDING SOLUTIONS, INC.

Article II

The principal place of business address:

8607 FRANJO ROAD
MIAMI, FL. 33189

The mailing address of the corporation is:

20547 OLD CUTLER ROAD
SUITE #223
MIAMI, FL. 33189

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:

500

Article V

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

OMETHO O BALLARD
8607 FRANJO ROAD
MIAMI, FL. 33189

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

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Registered Agent Signature: OMETHO OSIRIS BALLARD

Article VI

The name and address of the incorporator is:

OMETHO OSIRIS BALLARD
8607 FRANJO ROAD

MIAMI, FL 33189

Incorporator Signature: OMETHO OSIRIS BALLARD

Article VII

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

Title: P
OMETHO O BALLARD
8607 FRANJO ROAD
MIAMI, FL. 33189

Title: VP
CRAVEN FERGUSON
10022 SW 170TH TERRACE
MIAMI, FL. 33157

Article VIII

The effective date for this corporation shall be:

06/15/2006