

**Electronic Articles of Incorporation  
For**

P06000154524  
FILED  
December 18, 2006  
Sec. Of State  
bmcknight

RAM 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:

RAM LENDING INC.

**Article II**

The principal place of business address:

1535 NW 103 TERR  
CORAL SRINGS, FL. US 33071

The mailing address of the corporation is:

1535 NW 103 TERR  
CORAL SRINGS, FL. US 33071

**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:

RAMON CARBALLO  
1535 NW 103 TERR  
CORAL SRINGS, FL. 33071

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

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Registered Agent Signature: RAMON CARBALLO

### **Article VI**

The name and address of the incorporator is:

RAMON CARBALLO  
1535 NW 103 TERR

CORAL SRINGS FL 33071

Incorporator Signature: RAMON CARBALLO

### **Article VII**

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

Title: P  
RAMON CARBALLO  
1535 NW 103 TERR  
CORAL SRINGS, FL. 33071 US

### **Article VIII**

The effective date for this corporation shall be:

12/18/2006