

**Electronic Articles of Incorporation
For**

P07000093182
FILED
August 20, 2007
Sec. Of State
epeterson

IBM LENDING SERVICES, 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:

IBM LENDING SERVICES, INC.

Article II

The principal place of business address:

8923 W. OAKLAND PARK BOULEVARD
SUNRISE, FL. US 33351

The mailing address of the corporation is:

8923 W. OAKLAND PARK BOULEVARD
SUNRISE, FL. US 33351

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:

100

Article V

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

O M AMIR
11110 W. OAKLAND PARK BOULEVARD
400
SUNRISE, FL. 33351

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

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Registered Agent Signature: O M AMIR

Article VI

The name and address of the incorporator is:

CHAIM TOVIA
8923 W. OAKLAND PARK BOULEVARD
SUNRISE, FL 33351

Incorporator Signature: CHAIM TOVIA

Article VII

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

Title: P, D
CHAIM TOVIA
8923 W. OAKLAND PARK BOULEVARD
SUNRISE, FL. 33351 US

Article VIII

The effective date for this corporation shall be:

08/20/2007