Electronic Articles of Incorporation For

P07000112427 FILED October 11, 2007 Sec. Of State epeterson

ABS LENDERS 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:

ABS LENDERS INC

Article II

The principal place of business address:

7171 SW 24 ST 500 MIAMI, FL. 33155

The mailing address of the corporation is:

7171 SW 24 ST 500 MIAMI, FL. 33155

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS. MORTGAGE BROKERAGE 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:

SHEILA FONTE 5323 SW 127 CT MIAMI, FL. 33175 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SHEILA FONTE

Article VI

The name and address of the incorporator is:

SHEILA FONTE 5323 SW 127 CT

MIAMI, FL 33175

Incorporator Signature: SHEILA FONTE

Article VII

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

Title: P BERNICE TOCA 3901 SW 147 AVE MIRAMAR, FL. 33027

Article VIII

The effective date for this corporation shall be:

10/11/2007