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Other

CR2E031(10/92)

ARTICLES OF INCORPORATION OF

COMMUNITY LOAN AGENCY, INC.

The undersigned subscribers to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

COMMUNITY LOAN AGENCY, INC.

The initial principal place of business of this corporation is:

444 Brickell Ave., Suite 51-437 North Minni, Florida 33181

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities of business permitted under the laws of the United States of America, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock at a par value of \$1.00 (one dollar) each.

ARTICLE IV

The Corporation shall indemnify its directors, officers and employees as follows:

(a) Every director, officer, or employee of the Corporation shall be indemnified by the Corporation against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding to which he may be made a party, or in which he may become involved, by reason of his being or having been a director, officer, employee or agent of the Corporation or is or was serving at the

request of the Corporation as a director, officer, employee or agent of the corporation, partnership, joint venture, trust or enterprise, or any settlement thereof, whether or not he is a director, officer, employee or agent at the time such expenses are incurred, except in such cases wherein the director, officer, or employee is adjudged guilty of willful misfeasance or maifeasance in the performance of his duties; provided that in the event of a settlement the indemnification herein shall apply only when the Board of Directors approves such settlement and reimbursement as being for the best interest. Of the Corporation.

(b) The Corporation shall provide to any person who is or was a director, officer, employee, or agent of the Corporation or is or was serving t^* the request of the Corporation as a director, officer, employee or agent of the corporation, partnership, joint venture, trust or enterprise, the indemnity against expenses of suit, litigation or other proceedings which is specifically permissible under applicable law.

ARTICLE V. ADDRESS

The street address of the initial registered office of the corporation shall be

444 Brickell Ave., Suite 51-437 Miami, FL 33131

and the name of the registered agent of the corporation at that address is:

Maria A. Harris

ARTICLE VI YERM OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE VII. OFFICERS AND DIRECTORS

This corporation shall have one director, initially. The name and street address of the initial director who shall hold office for the first year of the corporation, or until his successor is elected or appointed is:

Maria A. Harris 444 Brickell Ave., Suite 51-437 Miami, FL 33131

ARTICLE VIII INCORPORATOR & REGISTERED AGENT.

The name and street address of the incorporator to these Articles of Incorporation is:

Maria A. Harris 444 Brickell Ave., Suite 51-437 Miami, FL 33131

I, the undersigned, hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 22nd day of February 1995.

Maria A. Harris - President

STATE OF FLORIDA COUNTY OF DADE

MARY GONZALEZ
Hotary Posts - Code of Florida
My Commission Expres March 3, 1997
Commission No. CC 262735

The foregoing instrument was acknowledged before me this 22nd day of February 1995.

Notary Public State of Florida at Large