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ACCOUNT NO. : 072100000032

REFERENCE : 529962 10143A

AUTHORIZATION :

*Patricia Wright*

COST LIMIT : \$ 122.50

ORDER DATE : September 15, 1997

ORDER TIME : 11:24 AM

ORDER NO. : 529962-005

CUSTOMER NO: 10143A

4000002294764--8

CUSTOMER: Gregory Wright, Esq  
GREGORY J. WRIGHT, ESQ

10580 Nw 27th Street

Miami, FL 33172

DOMESTIC FILING

NAME: DORAL LENDING CORP.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY  
       PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Christopher Smith

EXAMINER'S INITIALS: \_\_\_\_\_

FILED  
97 SEP 16 PM 2:52  
FALLS CHURCH, VIRGINIA

RECEIVED  
97 SEP 16 PM 2:35  
DIVISION OF CORPORATION

SN SEP 16 1997

FILED  
07 SEP 16 PM 2:52  
ARTICLES OF INCORPORATION

OF

DORAL LENDING CORP.

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

DORAL LENDING CORP.

The address of the principal office of this corporation shall be 10580 Northwest 27th Street, Miami, Florida 33172, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, 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 500 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. INCORPORATOR

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

Corporation Service Company  
1201 Hays Street  
Tallahassee, Florida 32301

IN WITNESS WHEREOF, the undersigned agent of Corporation Service Company, has hereunto set their hand and seal of Corporation Service Company on September 16, 1997.

CORPORATION SERVICE COMPANY

By:   
Its Agent, Karen B. Rozar

ACCEPTANCE OF REGISTERED AGENT DESIGNATED  
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

CORPORATION SERVICE COMPANY

By: Karen B. Rozar  
its Agent, Karen B. Rozar

CKS

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TALLAHASSEE, FLORIDA