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Florida Department of State
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To: Division of Corporations
Fax Number : (850) 922-4001

From: Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305) 599-0839
Fax Number : (305) 716-0346

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

SUNTRUST LENDING INC.

Certificate of Status	0
Certified Copy	1
Page Count	05
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ARTICLES OF INCORPORATION
OF
SUNTRUST LENDING INC.

The undersigned subscribers of those articles of incorporation, each a natural person, competent to contract, hereby associated themselves together to form a corporation under the laws of the State of Florida.

ARTICLE I. NAME:

The name of the corporation is:

SUNTRUST LENDING, INC.

ARTICLE II; DURATION

This Corporation shall have perpetual existence, commencing on the date of execution and acknowledgment of these articles.

ARTICLE III; PURPOSE

The purpose is in engage in any activities or business permitted under the laws of the United States and or the State of Florida.

ARTICLE IV. CAPITAL STOCK.

This corporation is authorized to issue 1000 shares of one dollar (\$1.00) per value common stock, which shall be designated "Common Shares"

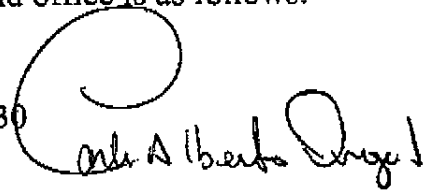
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ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT.

The name and address of the initial registered agent and office is as follows:

CARLOS OROZCO
275 NW FONTAINEBLEAU BLVD # 130
MIAMI, FLORIDA, 33172



ARTICLE VI. CORPORATION PRINCIPAL OFFICE.

The address of the Corporation principal office is:

275 NW FONTAINEBLEAU BLVD # 130
MIAMI, FLORIDA, 33172

ARTICLE VII. INITIAL BOARD OF DIRECTORS

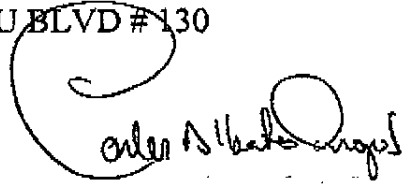
The Corporation shall have two (2) Director (s) initially. The number of directors may be either increased or decreased from time to time by an amendment of the bylaws of the corporation in the manner provided by law but shall be never be less than one.

The name and address of the initial board of directors of this corporation are:

ANA MARIA OROZCO
(President)
275 NW FONTAINEBLEAU BLVD # 130
MIAMI, FLORIDA, 33172



CARLOS OROZCO
(Vice President - Secretary)
275 NW FONTAINEBLEAU BLVD # 130
MIAMI, FLORIDA, 33172

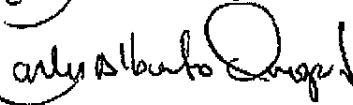


ARTICLE VIII. INCORPORATION.

The name and address of the Incorporator signing these articles of incorporation are:

CARLOS OROZCO
275 NW FONTAINEBLEAU BLVD # 130
MIAMI, FLORIDA, 33172

Signature of Incorporator

A handwritten signature in black ink, appearing to read "Carlos Orozco", is written over a circular stamp or mark.

ARTICLE IX. AMENDMENT OF ARTICLES.

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto and any right conferred on the shareholders subject to this reservation.

ARTICLE X. PRE EMPTIVE RIGHTS.

Each shareholder of this corporation shall have the first right to purchase shares (and securities convertible into shares) of any class, kind or series of stock in this corporation that may from time to time be issued. (Where or not to presently authorized) including shares from the treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares preempted within thirty (30) days of receipt of a notice in writing from the corporation, stating the prices, terms and inviting him to exercise his preemptive rights. The right may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

ARTICLE XI. REMOVAL OF DIRECTORS.

At a meeting of shareholders called expressly for that purpose, any one director of the entire board of directors may be removed with or without cause, by a vote of the holders of the majority of the shares then entitled to vote at an election of directors.

ARTICLE XII. Indemnification.

The corporation may be empowered to indemnify any office or director in the manner set out and provided pursuant to the provisions of Section 607-014 of the Florida Statutes, as amended.

ARTICLE XIII. AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors and approved at a stockholders meeting by a majority of the shares entitled to vote thereon.

IN WITNESS WHEREOF, THE UNDERSIGNED INCORPORATION EXECUTED THESE ARTICLES OF INCORPORATION AT THIS THIRTEEN (13) DAY OF JULY OF 1999.

Carlos Alberto Orozco

BEFORE ME, The undersigned authority, personally appeared: MS. CARLOS OROZCO.. TO me knows to be the person who executed the foregoing Articles of Incorporation and he acknowledge to and before me that he executed such instrument.

Sworn and subscribed before me on this July 13, 1999
Identification: Florida Driver License No. O 620-101-58-299-0

[Signature]
Antonio A. Romo
My Commission CC752318
Expires June 18, 2002

Notary Public
Of Florida, my commission
Expires June 18, 2002

CERTIFICATE OF DESIGNATED REGISTERED AGENT AND REGISTERED OFFICE:

Pursuant to the provisions of section 607-0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designated the registered office/registered agent, in the State of Florida.

1.- The Name of the Corporation is:

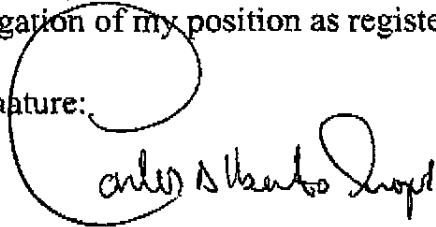
SUNTRUST LENDING INC.

2.- The name and address of the registered agent and office is:

CARLOS OROZCO
275 NW FONTAINEBLEAU BLVD # 130
MIAMI, FLORIDA, 33172

Having been named as Registered Agent and to accept service of process for the above stated corporation and the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties and I am familiar with and accept the obligation of my position as registered agent.

Signature:



Date: 7/13/99

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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