TRANSMITTAL LETTER

Department of State Division of Corporations

P. O. Box 6327 Tallahassee, FL 32314

National Lenders, -

SUBJECT:

(Proposed corporate name - must include suffix

000003045930--9

-11/16/99--01068--003 *****78.75 *****78.75

Enclosed is an original and one(1) copy of the articles of incorporation and a check for:

\$70.00 Filing Fee

Filing Fee

& Certificate of Status

\$78.75

■ \$87.50

Filing Fee

Filing Fee,

& Certified Copy

Certified Copy

& Certificate of

Status

ADDITIONAL COPY REQUIRED

M MELCAD C Name (Printed or typed)

NOTE: Please provide the original and one copy of the articles.

FILED 1999 NOV 16 PM 2: 31 SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

CITY NATIONAL LENDERS, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

12734 S.W. 44TH TERRACE MIAMI, FLORIDA 33175

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 SHARES

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

HARAUM MELLADO 12734 S.W. 44TH TERRACE MIAMI, FLORIDA 33175

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ARTICLE V INCORPORATOR

SECRETARY OF STATE TALLAHASSEE, FLORIDA

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

HARAUM MELLADO 12734 S.W. 44TH TERRACE MIAMI, FLORIDA 33175

> Signatur/Incorporator HARAUM MELLADO

Having been named as registered agent and to accept service of process for the above stated corporation as 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 obligations of my position as registered agent.

gistered Agent