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C T CORPORATION SYSTEM

Requestor's Name  
660 East Jefferson Street

Address  
Tallahassee, FL 32301 222-1092

City State Zip Phone

CORPORATION(S) NAME

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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Sentinel Credit Corporation

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RECEIVED  
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DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

State of Florida  
Articles of Incorporation  
Of  
SENTINEL CREDIT CORPORATION

FIRST: The corporate name that satisfies the requirements of Section 607.0401 is: SENTINEL CREDIT CORPORATION

SECOND: The street address of the principal office of the corporation and its mailing address is:

601 GATEWAY BLVD, SUITE 260, SOUTH SAN FRANCISCO, California, 94080

THIRD: The number of shares the corporation is authorized to issue is Five Thousand (5,000) each with the par value of One Dollar and No Cents (\$1.00).

FOURTH: The street address of the initial registered office of the corporation is C/O C T CORPORATION SYSTEM, 1200 SOUTH PINE ISLAND ROAD, CITY OF PLANTATION, FLORIDA 33324, and the name of its initial registered agent at such address is C T CORPORATION SYSTEM.

FIFTH: The name and address of each incorporator is:

NASEEM A. CONDE 49 STEVENSON STREET, SUITE 900, SAN FRANCISCO, California 94105

SHARON ANDERSON 49 STEVENSON STREET, SUITE 900, SAN FRANCISCO, California 94105

TINA PERRIN 49 STEVENSON STREET, SUITE 900, SAN FRANCISCO, California 94105

*14th of JANUARY, 1999*  
The undersigned have executed these articles of incorporation this

*Naseem A. Conde*  
\_\_\_\_\_  
NASEEM A. CONDE, Incorporator

*Sharon Anderson*  
\_\_\_\_\_  
SHARON ANDERSON, Incorporator

*Tina Perrin*  
\_\_\_\_\_  
TINA PERRIN, Incorporator

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Acceptance by the Registered Agent of

SENTINEL CREDIT CORPORATION

as required in Section 607.0501

C T Corporation System is familiar with and accepts the obligations provided for in Section 607.0505.

Dated Jan 14, 1999

C T CORPORATION SYSTEM

By Naseem A. Conde

NASEEM A. CONDE  
(Type Name of Officer)  
SPECIAL ASST. SECRETARY

(Title of Officer)

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