

**Electronic Articles of Incorporation
For**

P03000019707
FILED
February 19, 2003
Sec. Of State

TROPICAL DREAM MORTGAGE, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

TROPICAL DREAM MORTGAGE, INC.

Article II

The principal place of business address:

6595 NW 36 STREET
300 B
MIAMI, FL. US 33166

The mailing address of the corporation is:

6595 NW 36 STREET
300 B
MIAMI, FL. US 33166

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

100 CLASS A COMMON NO PAR VALUE

Article V

The name and Florida street address of the registered agent is:

CARMINE R BIELLO JR.
8987 NW 169 STREET
MIAMI LAKES, FL. 33018,

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CARMINE R. BIELLO JR.

Article VI

The name and address of the incorporator is:

CARMINE R. BIELLO JR.
8987 NW 169 STREET
MIAMI LAKES, FL 33016

Incorporator Signature: CARMINE R. BIELLO JR.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
CARMINE R BIELLO JR.
8987 NW 169
MIAMI LAKES, FL. 33018 US

Article VIII

The effective date for this corporation shall be:

02/14/2003