

**Electronic Articles of Incorporation
For**

P04000114575
FILED
August 05, 2004
Sec. Of State
nculligan

LOYAL MORTGAGE AND LOAN, 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:

LOYAL MORTGAGE AND LOAN, INC.

Article II

The principal place of business address:

717 PONCE DE LEON BLVD
325
CORAL GABLES, FL. 33134

The mailing address of the corporation is:

717 PONCE DE LEON BLVD
325
CORAL GABLES, FL. 33134

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:

250000

Article V

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

AURELIO DURANA
717 PONCE DE LEON
235
CORAL GABLES, FL. 33134

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

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Registered Agent Signature: AURELIO DURANA

Article VI

The name and address of the incorporator is:

HUMBERTO M REGO
717 PONCE DE LEON BLVD
SUITE 325
CORAL GABLES, FL. 33134

Incorporator Signature: HUMBERTO REGO

Article VII

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

Title: P
STEPHEN F. KOSTYAL
ROSEWOOD LANE PO BOX 1825
VILLA, ST VINCENT AND THE GR, WI. 1825 WI

Title: VP
HUMBERTO REGO
717 PONCE DE LEON BLVD S325
CORAL GABLES, FL. 33134

Article VIII

The effective date for this corporation shall be:

08/05/2004