

**Electronic Articles of Incorporation
For**

P05000019575
FILED
February 07, 2005
Sec. Of State
jshivers

NEW CONCEPT MORTGAGE & INVESTMENTS, 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:

NEW CONCEPT MORTGAGE & INVESTMENTS, INC.

Article II

The principal place of business address:

1170 NE 185TH STREET
MIAMI, FL. 33179

The mailing address of the corporation is:

1170 NE 185TH STREET
MIAMI, FL. 33179

Article III

The purpose for which this corporation is organized is:

FINANCIAL SERVICES

Article IV

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

100

Article V

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

PABLO A AJON
1310 NW 11 TERRACE
MIAMI, FL. 33182

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

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Registered Agent Signature: PABLO A. AJON

Article VI

The name and address of the incorporator is:

PABLO A. AJON
13110 NW 11 TERRACE
MIAMI, FL. 33182

Incorporator Signature: PABLO A. AJON

Article VII

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

Title: P
PABLO A AJON
13110 NW 11 TERRACE
MIAMI, FL. 33182

Title: VP
CARLOS E GOMEZ
19390 COLLINS AVE # 1626
SUNNY ISLES BEACH, FL. 33160

Title: T
PABLO A AJON JR
13110 NW 11 TERRACE
MIAMI, FL. 33182

Title: D
JULIO FABREGAT
1170 NE 185 ST
MIAMI, FL. 33179

Article VIII

The effective date for this corporation shall be:

02/01/2005