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SECRETARY OF STATE

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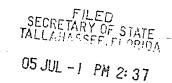
Division of Corporations P. O. Box 6327 Tallahassee, FL 32314 Enclosed are an original and one (1) copy of the articles of incorporation and a check for: \$78.75 \$70.00 \$87.50 \$78.75 Filing Fee Filing Fee, Filing Fee Filing Fee & Certificate of Status & Certified Copy Certified Copy & Certificate of Status ADDITIONAL COPY REQUIRED

Department of State

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

813 - 787 - 95 91 Daytime Telephone number

ARTICLES OF INCORPORATION OF IDEAL MORTGAGE LENDING INC



I the undersigned, hereby associate ourselves together for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the State of Florida, providing for the formation, liability, rights, privileges and immunities of a corporation for profit.

ARTICLE I NAME OF THE CORPORATION SHALL BE:

Ideal Mortgage Lending Inc.

ARTICLE II INITIAL PRINCIPLE OFFICE

The street address of the initial principal office of this corporation is 5610 Hanley Road Suite108 Tampa, Florida 33634 and the name of the initial agent of this corporation is Ramon J. Gutierrez, his Street address is 5610 Hanley Road Suite108 Tampa, Florida 33634.

ARTICLE III

Ideal Mortgage Lending Inc

The general nature of the business and the object and purpose proposed to be transacted, promote and carried on are to do any and all things hereinafter mentioned as fully and to the same extent as natural persons might or could do, namely:

A To lend money secured by mortgages or other security on a commission and or feee bases.

B To engage in or conduct any lawful business permitted by the laws and Statues of the State of Florida.

ARTICLE IV CAPITAL STOCK

The authorized capital stock of this corporation shall be 1000 Shares of Common Stock at \$1.00 par value.

ARTICLE V INITIAL OFFICERS AND /OR DIRECTORS.

The names and addresses of the first Board of Directors and Officers of the Corporation who shall hold office, until their Successors are chosen shall be:

1 Ramon J. Gutierrez President 5610 Hanley Road Suite 108 Tampa, Florida 33634 2 Georgina C. GutierrezVice-President5610 Hanley Road Suite 108Tampa, Fl 33634

ARTICLE VI REGISTERED AGENT

Ramon J.Gutierrez, 5610 Hanley Road Suite 108 Tampa, Florida 33634 as registered agent in the Articles of this Incorporation hereby accepts the appointment as such registered agent and acknowledges familiarity with and accepts the obligations imposed upon registered agent under, the Florida Business Corporation Act, including specifically section 607.0505

ARTICLE VII PRINCIPAL PLACE OF BUSINESS

The Corporation shall have a principal place of business and shall have the privileges of having branch offices within and outside the State of Florida. Initially, the principal place of business of the Corporation shall be 5610Hanley Road Suite 108 Tampa, Florida 33634.

ARTICLE VIII BOARD OF DIRECTORS

The business of the Corporation shall be managed, and its Corporate power exercised, by a Board of not less than 1 and not more than 3 Directors. The exact number shall be established by the BYLAWS, provided that the initial Board of Directors shall consist of 1 member. The acts of the majority of the Directors at a meeting where a quorum is present shall be the act of the Directors.

Directors meetings may be held within or outside the State. The directors may, by resolution, designate an Executive Committee and members of the Board of Directors or an Executive Committee, shall be deemed present at a meeting of such Board or Committee if a telephone Conference, or similar communication equipment, by which all persons participating in the meeting can be, heard each other is used.

The shareholders agree to consult and seek mutual consent to sell, close, or make any material change in this Corporation; in case of sale the existing shareholders will have the right to buyout the outgoing shareholders and only in situation of such denial the outsider will be allowed to buy the outgoing shareholders.

ARTICLE IX OFFICERS

The officers of this Corporation shall consist of a President, Vice- President, Secretary and Treasurer, and other officers and Agents as may be provided for by the By-Laws of this Corporation who shall be chosen, serve for such term and have such duties as may be prescribed by such By-Laws. Any of said offices may be combined

ARTICLE X CORPORATE EXISTENCE

This Corporation shall have a perpetual existence, unless sooner dissolved according to law

ARTICLE XI RESTRICTION ON SALE OR TRANSFER

The Corporation and or shareholders of the Corporation may enter into any agreement restricting the sale or transfer of shares of stocks in this Corporation which is authorized under the Law of Florida.

ARTICLE XII INDEMNIFICATION

Each Director and Officer of the Corporation ,whether or not in the office, shall be indemnified by the Corporation against all costs and expense reasonably incurred upon him in connection with or arising out of any claims, demand, action, suit or proceedings in which he may be involved or to which he may be part of by reason of his being or having been made Directors or Officers of the Corporation, except in relation to matters as to which he finally shall be adjudged in any such action, suit or proceedings to have been derelict in the performance of his duty as such Officer or Director. Such right of indemnifications shall be exclusive of any other rights to which a Director or Officer may be entitled under any regulations, agreements vote of stockholders, or to which he may be entitled as a matter of Law, and the rights of indemnification shall be insured to the benefit of the heirs, executors and the Administrator of any such Director or Officer.

ARTICLE XIII AMENDMENTS TO THE ARTICLES

The Corporation reserves the right to amend, alter or repeal any provisions contained in the Articles of Incorporation in manner now or hereafter prescribed by the Statutes of the State of Florida, and all rights and powers conferred on Directors, Officers and Stockholders herein are granted, subject to this reservation; provided, however, that no amendment, alteration or repeal of these Articles of Incorporation shall be valid unless consented by a majority of the Stockholders of the Corporation entitled to vote thereon present at any Stockholder's meeting concerning the same, if the notice of the proposed action was included in the notice of the meeting or if such notice is waived in writing by all of the Stockholders entitled to vote thereon.

ARTICLE VIX INCORPORATOR

The name and street address of the person signing these Articles of Incorporation is: Ramon J. Gutierrez 5610 Hanley Road Suite 108 Tampa, Florida 33634

The undersigned has (have) executed these Article of Incorporation this 20th Day of June 2005

Ramon J. Guirerrez, Indorporator

The undersigned, Ramon J.GutierYez, as registered agent in the Articles of this Incorporation hereby accepts the appointment as such registered agent and acknowledges familiarity with and accepts the obligations imposed upon registered agent under, the Florida Business Corporation Act, including specifically section 607.0505

Registered agent 06/20/2005 Gutierrez, Ramon J