

**Electronic Articles of Incorporation
For**

P05000105104
FILED
July 27, 2005
Sec. Of State
jshivers

D&R MORTGAGE GROUP 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:

D&R MORTGAGE GROUP INC.

Article II

The principal place of business address:

5093 NW 2ND AVE
MIAMI, FL. US 33127

The mailing address of the corporation is:

20025 NE 3RD COURT #8
MIAMI, FL. US 33179

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:

1

Article V

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

DEBORAH THOMAS
20025 NE 3CT
8
MIAMI, FL. 33127

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

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Registered Agent Signature: DEBORAH THOMAS

Article VI

The name and address of the incorporator is:

DEBORAH THOMAS
20025 NE 3CT # 8
MIAMI, FL 33179

Incorporator Signature: DEBORAH THOMAS

Article VII

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

Title: P
RONALD AUGUSTIN
5093 NW 2ND AVE
MIAMI, FL. 33127 US

Title: VP
DEBORAH THOMAS
20025 NE 3CT
MIAMI, FL. 33179 US

Article VIII

The effective date for this corporation shall be:

07/27/2005