Electronic Articles of Incorporation For

P06000054658 FILED April 18, 2006 Sec. Of State Ipoole

JPM 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:

JPM MORTGAGE, INC.

Article II

The principal place of business address:

2103 CORAL WAY #107 MIAMI, FL. 33145

The mailing address of the corporation is:

2103 CORAL WAY #107 MIAMI, FL. 33145

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:

JULIA E PORTNOJ 2103 CORAL WAY #107 MIAMI, FL. 33145 I certify that I am familiar with and accept the responsibilities of registered agent.

P06000054658 FILED April 18, 2006 Sec. Of State Ipoole

Registered Agent Signature: JULIA PORTNOJ

Article VI

The name and address of the incorporator is:

JULIA PORTNOJ 2103 CORAL WAY #107 MIAMI, FL 33145

Incorporator Signature: JULIA PORTNOJ

Article VII

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

Title: P JULIA E PORTNOJ 2103 CORAL WAY #107 MIAMI, FL. 33145

Title: VP JULIA E PORTNOJ 2103 CORAL WAY #107 MIAMI, FL. 33145

Article VIII

The effective date for this corporation shall be:

04/11/2006