Electronic Articles of Incorporation For

P04000132269 FILED September 21, 2004 Sec. Of State jshivers

MULTIPLY 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: MULTIPLY MORTGAGE, INC

Article II

The principal place of business address:

790 W 27 ST HIALEAH, FL. US 33010

The mailing address of the corporation is:

7064 NW 113 PLACE MIAMI, FL. FL 33178

Article III

The purpose for which this corporation is organized is:

THE CORPORATION SHALL ENGAGE IN ANY ACTIVITY OR BUSINESS PERMITTED UNDER THE LAWS OF THE UNITED STATES AND OF THE STATE OF FLORIDA.

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

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

HUMBERTO A VILLALTA SR 7064 NW 113 PLACE MIAMI, FL. 33178 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: HUMBERTO VILLALTA

Article VI

The name and address of the incorporator is:

HUMBERTO VILLALTA 4 NW 113 PLACE MI FL 33178 706

MIA

Incorporator Signature: HUMBERTO VILLALTA

Article VII

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

Title: P HUMBERTO A VILLALTA SR 7064 NW 113 PLACE MIAMI, FL. 33178 US

Title: VP HUMBERTO A VILLALTA SR 7064 NW 113 PLACE MIAMI, FL. 33178 US

Title: DR JOSEPH V TURELL SR 1220 COURTNEY CHASE, SUITE 1135 ORLANDO, FL. 32837 US

Article VIII

The effective date for this corporation shall be:

09/21/2004

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