

**Electronic Articles of Incorporation
For**

P04000149323
FILED
October 29, 2004
Sec. Of State
nculligan

VIP 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:

VIP MORTGAGE GROUP, INC.

Article II

The principal place of business address:

6625 MIAMI LAKES DR
SUITE 375
MIAMI LAKES, FL. 33014

The mailing address of the corporation is:

6625 MIAMI LAKES DR
SUITE 375
MIAMI LAKES, FL. 33014

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:

100

Article V

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

MAURICIO LACAYO
6625 MIAMI LAKES DR
SUITE 375
MIAMI LAKES, FL. 33014

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

P04000149323
FILED
October 29, 2004
Sec. Of State
nculligan

Registered Agent Signature: MAURICIO LACAYO SR.

Article VI

The name and address of the incorporator is:

MAURICIO LACAYO
6625 MIAMI LAKES DR
SUITE 375
MIAMI LAKES, FL 33014

Incorporator Signature: MAURICIO LACAYO

Article VII

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

Title: P
MAURICIO LACAYO SR
6625 MIAMI LAKES DR
MIAMI LAKES, FL. 33014

Title: VP
MAURICIO LACAYO SR
6625 MIAMI LAKES DR
MIAMI LAKES, FL. 33014

Article VIII

The effective date for this corporation shall be:

10/29/2004