

**Electronic Articles of Incorporation
For**

N06000003538
FILED
March 31, 2006
Sec. Of State
dwhite

ASSOCIATION OF REVERSE MORTGAGE SPECIALISTS, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

ASSOCIATION OF REVERSE MORTGAGE SPECIALISTS, INC.

Article II

The principal place of business address:

670 NW 116TH STREET
MIAMI, FL. US 33168

The mailing address of the corporation is:

670 NW 116TH STREET
MIAMI, FL. US 33168

Article III

The specific purpose for which this corporation is organized is:

TRAIN REVERSE MORTGAGE SPECIALISTS TO SERVE THE SENIOR
COMMUNITY.

Article IV

The manner in which directors are elected or appointed is:

PURSUANT TO THE BYLAWS

Article V

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

NELSON LOCKE
15921 SW 14TH STREET
PEMBROKE PINES, FL. 33027

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

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Registered Agent Signature: NELSON LOCKE

Article VI

The name and address of the incorporator is:

NELSON LOCKE
15921 SW 14TH STREET

PEMBROKE PINES, FL 33027

Incorporator Signature: NELSON LOCKE

Article VII

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

Title: D,P
NELSON LOCKE
670 NW 116TH STREET
MIAMI, FL. 33168 US

Title: D,VP
LINDA KLUCK
670 NW 116TH STREET
MIAMI, FL. 33168 US

Title: D,S
LARRY BATCH
670 NW 116TH STREET
MIAMI, FL. 33168 US