Electronic Articles of Incorporation For

N09000003077 FILED March 27, 2009 Sec. Of State Ipoole

THE MORTGAGE TEAM, INC.

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

Article I

The name of the corporation is:

THE MORTGAGE TEAM, INC.

Article II

The principal place of business address:

1701 S. OCEAN DRIVE 904 HOLLYWOOD, FL. 33019

The mailing address of the corporation is:

1701 S. OCEAN DRIVE 904 HOLLYWOOD, FL. 33019

Article III

The specific purpose for which this corporation is organized is:

MORTGAGE MODIFICATION PROGRAMS. GENERAL ASSISTANCE FOR MORTGAGORS WITH MORTGAGE PAYMENT DIFFICULTIES. LOW COST OR NO COST ASSISTANCE TO LOW INCOME SENIORS WITH MORTGAGE PAYMENT DIFFICULTIES.

Article IV

The manner in which directors are elected or appointed is: AS PROVIDED FOR IN THE BYLAWS.

Article V

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

HR MORTGAGE & REALTY 444 BRICKELL AVE. 729 MIAMI, FL. 33131 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: PERRY LEVIN

Article VI

The name and address of the incorporator is:

ROBERT WISEMAN 1701 S. OCEAN DRIVE 904 HOLLYWOOD, FL 33019

Incorporator Signature: ROBERT WISEMAN

Article VII

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

Title: SEC H.R. MORTGAGE & REALTY COMPANY 444 BRICKELL AVENUE #729 MIAMI, FL. 33131

Title: VP STEPHEN WISEMAN 1701 S. OCEAN DR. HOLLYWOOD, FL. 33019

Title: P ROBERT WISEMAN 1701 S. OCEAN DRIVE #904 HOLLYWOOD, FL. 33019