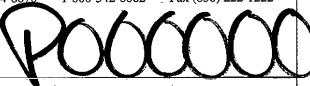
CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

Loans America



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ARTICLES OF INCORPORATION OF LOANS AMERICA MORTGAGE CORPORATION

The undersigned, acting as incorporator of LOANS AMERICA MORTGAGE CORPORATION under the Florida General Corporation Act, adopts the following Articles of Incorporation.

ARTICLE I. NAME

The name of the corporation is:

LOANS AMERICA MORTGAGE CORPORATION

The principle office is:

130 S.W. 67th, Court

Miami, Florida 33144

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ARTICLE II. COMMENCEMENT OF EXISTENCE

The existence of the corporation will commence on the date of filing of these Articles of Incorporation.

ARTICLE III. PURPOSE

This corporation is formed for the purpose of being a Mortgage Brokerage Business, in all business incidental thereto and may engage in any activity or business permitted under the laws of the United States and Florida.

ARTICLE IV. AUTHORIZED SHARES

The maximum number of shares that the corporation is authorized to have outstanding at any time is 7,500 shares of common stock having a par value of \$1.00 per share. The consideration to be paid for each share shall be fixed by the board of directors and may be paid in whole or in part in cash or other property, tangible, or in labor or services actually performed for the corporation, with a value, in the judgement of the directors, equivalent to or greater than the full par value of the shares.

ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 130 S.W. 67th. Court,

Miami, Fl. 33144 and the name of the corporation's initial registered agent that address is Eduardo A. Miranda.

ARTICLE VI. INITIAL BOARD OF DIRECTORS

The corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time, as provided in the bylaws, but shall never be less than one. The names and street addresses of the initial directors are:

Name Address

Eduardo A. Miranda 130 S.W. 67th. Court Miami, Fl. 33144

Hector Reyes 16130 N.W. 9th. Drive Pembroke Pines, Fl. 33028

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator are:

Name Address

Eduardo A. Miranda 130 S.W. 67th. Court Miami, Fl. 33144

The incorporator of the corporation assigns to this corporation his rights under Section 607.161, Florida Statutes, to constitute a corporation, and he assigns to those persons designated by the board of directors any rights he may have as incorporator to acquire any of the capital stock of this corporation, this assignment becoming effective on the date corporate existence begins.

ARTICLE VIII. BYLAWS

The power to adopt, alter, amend, or repeal bylaws shall be vested in the board of directors and the shareholders, except that the board of directors may not amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that the bylaw is not subject to amendment or repeal by the directors.

ARTICLE IX. AMENDMENT

The corporation reserves the right to amend, alter, change, or repeal any provisions in these Articles of Incorporation in the manner prescribed by law, and all rights conferred on shareholders are subject to this reservation. These Articles may amend prior to the issuance of shares of the corporation by the unanimous approval or consent of the board of directors. Thereafter, every amendment shall be approved by the board of directors, proposed by tem to the shareholders, and approved at a shareholder' meeting by the holds of a majority of the shares entitled to vote on the matter or I such other manner as maybe provided by law.

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

Having been named as registered agent for Loans America Mortgage Corporation in the foregoing Articles of Incorporation, I, Eduardo A. Miranda, hereby agree t accept services of process for said corporation and to comply with any and all Status relative to the complete and proper performance of duties of registered agent.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 26 day of September, 2000.

Eduardo A. Miranda

otary Public, State of Florida at Large 13/18/10/2014

STATE OF FLORIDA

COUNTY OF DADE

The foregoing instrument was acknowledged before me this 26 day of September, 2000

by Eduardo A. Miranda.

My commission expires:

(Affix notarial seal)

OFFICIAL NOTARY SEAL
ELEANOR M NAVARRO
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC993339
MY COMMISSION EXP. MAY 2,2004