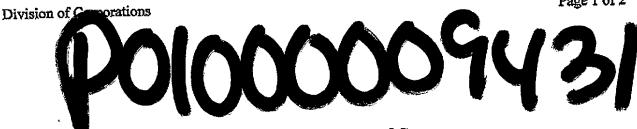
Page 1 of 2



Florida Department of State

Division of Corporations Public Access System Katherine Harris, Secretary of State

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To:

Division of Corporations

Fax Number

: (850)922-4001

From:

: INCORPORATETIME.COM, INC. Account Name

Account Number : I19990000221

; (631)224-9004 : (631)859-0904

Fax Number

FLORIDA PROFIT CORPORATION OR P.A.

NEED A REFI MORTGAGE CORP.

Certificate of Status	0
Certified Copy	0
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T. SHATTH KIAN 25 STATE

H010000106558

ARTICLES OF INCORPORATION THE UNDERSIGNED INCORPORATION FOR THE PURPOSE OF FORMING & CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT HEREBY ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION NAME ARTICLE I THE NAME OF CORPORATION SHALL BE: NEED A REFI MORTGAGE CORP. ARTICLE IIPRINCIPAL OFFICE The principal place of business & mailing address of this corporation shall be 30013 MORNING MIST DRIVE WESLEY CHAPEL FL 33543 ARTICLE_III SHARES THE NUMBER OF SHARES OF STOCK THAT THIS CORPORATION IS

AUTHORIZED TO HAVE OUTSTANDING AT ANY ONE TIME IS: 2,000 SHARES AT \$.01 PAR VALUE

<u>INITIAL REGISTERED AGENT AND STREET</u> ARTICLE IV: ADDRESS: The name and Florida street address of the initial registered agent are:

LEE MCANINCH 30013 MORNING MIST DR WESLEY CHAPEL FL 33543

INCORPORATOR: The name and address of the ARTICLE V: Incorporator to these Articles of Incorporation are: KERRY WALSH, INCORPORATETIME.COM, INC.

\$5-CARLETON AVENUE, ISLIP TERRACE, NY ,11752

Kerry Walsh, Incorporator

Having been named registered agent and to accept service of process for the above stated corporation as the place designated in this certificate I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I familiar with and accept the

obligations of my position as registered agent.

ee McAninch, Registered Agent