Poloool8650 Stephen L. Skipper Attorney at Law

February 5, 2001

Department of State Division of Corporations Initial Filing - For Profit P.O. Box 6327 Tallahassee, FL 32314

Street Address:
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

-02/20/01--01002--017 *****78.75 *****78.75

Gentlemen:

I am enclosing proposed Articles of Incorporation for filing. Please find our check in the amount of \$70.00 to cover the following items:

 Filing Fee
 \$35.00

 Registered Agent Filing Fee
 \$35.00

 Certificate of Status
 \$8.75

 Total
 \$78.75

Please contact me if anything further is required to complete this filing. Also, please send all correspondence to my attention at the above address.

Sincerely,

Stephen L. Skipper

SLS/jcs

OIFEB 19 AMIL: 51
SECRETARY OF STATE
TALL AHASSEF, FLORIDA

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9/2/20

ARTICLES OF INCORPORATION OF

OIFEB 19 AMII:51
SECREJARY OF STATE
TALLAHASSEE, FLORIDA

Available Mortgages Corp.

The undersigned Incorporator, being a person competent to contract, subscribes to these Articles of Incorporation to form a Corporation for profit under the laws of the state of Florida.

ARTICLE I - Name

The name of the corporation is Available Mortgages Corp.

ARTICLE II - Principal Office

The principal office, and mailing address of the corporation is 2517 Rosedale Street, Orlando, FL 32803.

ARTICLE III - Capital Stock

The maximum number of shares of stock that the corporation is authorized to issue is 1,000 shares of common stock having par value of Ten Cents (\$0.10) per share. The consideration to be paid for each share shall be fixed by the Board of Directors.

ARTICLE IV - Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 2517 Rosedale Street, Orlando, FL 32803, and the name of the initial registered agent of this corporation is Belinda S. Balleras.

ARTICLE V - Incorporator

The name and street address of the Incorporator of the corporation is:

Name
Belinda S. Balleras

Address 2517 Rosedale Street Orlando, FL 32803

ARTICLE VI - Directors

The corporation shall initially have one (1) director. The method of electing (eg., cumulative, non-cumulative), removing and replacing directors shall be prescribed by the By-Laws of the corporation. The number of directors may be increased or decreased from time to time by the By-Laws of the corporation. The names and street addresses of the initial directors who shall hold office until the first annual meeting of the Stockholders of the corporation or until their successors are elected or appointed and qualified are:

Name Belinda S. Balleras Address 2517 Rosedale Street Orlando, FL 32803

ARTICLE VII - General Purpose

The purpose for which the corporation has been formed is: To engage in and transact any and all lawful business permitted under the laws of the State of Florida and of the United States.

ARTICLE VIII - Term of Existence

The corporation shall commence its corporate existence on the date these Articles of Incorporation are filed with the Department of State, and shall have perpetual existence thereafter unless dissolved according to law.

ARTICLE IX - Amendment to Articles

These Articles of incorporation may be amended in such manner as provided in the By-Laws of the corporation.

OI FEB 19 AM 11:51 SECRETARY OF STATE TALLAHASSEE, FLORIDA

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

I, Belinda S. Balleras, certify that I am an individual resident in this state and that my business office is identical with the registered office of the corporation which is 2517 Rosedale Street, Orlando, FL 32803.

I hereby accept the appointment to serve as the initial registered agent of Available Mortgages Corp. As registered agent, I agree to accept service of process on behalf of Available Mortgages Corp.; to keep the registered office open during the prescribed hours; and to post my name in some conspicuous place in the Registered Office as required by law.

I also accept the obligations provided for in Sections 607.0505, Florida Statutes (concerning the production of corporate documents pursuant to subpoena).

Dated this the 17+R day of February, 2001.

Belinde S. Galleras