

**Electronic Articles of Incorporation
For**

**P01000039933
FILED
April 19, 2001
Sec. Of State**

MORTGAGE CONCEPTS INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

MORTGAGE CONCEPTS INC.

Article II

The principal place of business address:

22341 SW 66 AVE.
SUITE 1207
BOCA RATON, FL. 33428

The mailing address of the corporation is:

22341 SW 66 AVE.
SUITE 1207
BOCA RATON, FL. 33428

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

DAVID - FRIEDMAN -
22341 SW 66 AVE.
SUITE 1207
BOCA RATON, FL. US 33428

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

Registered Agent Signature: DAVID FRIEDMAN

Article VI

The name and address of the incorporator is:

MORTGAGE CONCEPTS
22341 SW 66 AVE.
SUITE 1207
BOCA RATON, FL. 33428

Incorporator Signature: D. FRIEDMAN

Article VII

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

Title: P
DAVID - FRIEDMAN P
22341 SW 66 AVE SUITE 1207
BOCA RATON, FL. US 33428