Electronic Articles of Incorporation For

P01000064181 FILED June 27, 2001 Sec. Of State

MORTGAGE LENDERS OF AMERICA,, 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 LENDERS OF AMERICA,, INC.

Article II

The principal place of business address:

8258 NW 8TH PLACE CORAL SPRINGS, FL. 33071

The mailing address of the corporation is:

8258 NW 8TH PLACE CORAL SPRINGS, FL. 33071

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

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Article V

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

BARBARA S WING 8258 NW 8TH PLACE CORAL SPRINGS, FL. 33071

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

Registered Agent Signature: BARBARA WING

Article VI

The name and address of the incorporator is:

BARBARA WING 8258 NW 8TH PLACE CORAL SPRINGS, FL 33071

Incorporator Signature: BARBARA WING

Article VII

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

Title: P BARBARA S WING 8258 NW 8TH PLACE CORAL SPRINGS, FL. 33071