Electronic Articles of Incorporation For

P01000065487 FILED July 02, 2001 Sec. Of State

JAJ HOLDINGS 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:

JAJ HOLDINGS INC.

Article II

The principal place of business address:

2573 NW 74 AVE. MIAMI, FL. 33122

The mailing address of the corporation is:

2573 NW 74 AVE. MIAMI, FL. 33122

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKERAGE BUISINESS

Article IV

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

100

P01000065487 FILED July 02, 2001 Sec. Of State

Article V

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

GEORGE KATTOURA 45 NE 167TH ST NORTH MIAMI BEACH, FL. 33162

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

Registered Agent Signature: GEORGE KATTOURA

Article VI

The name and address of the incorporator is:

JOSEPH ASOUS 45 NE 167 ST MIAMI,FL 33162

Incorporator Signature: JOSEPH ASOUS

Article VII

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

Title: P ANGELA PICCININI 200 OCEAN LN DR KEY BISCAYNE, FL. 33139

Title: V JOSEPH ASOUS 45 NE 167 ST MIAMI, FL. 33162