Electronic Articles of Incorporation For

P01000071336 FILED July 19, 2001 Sec. Of State

AFFORDABLE MORTGAGE & LOAN SERVICES 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:

AFFORDABLE MORTGAGE & LOAN SERVICES INC.

Article II

The principal place of business address:

11000 SW 23RD STREET DAVIE, FL. 33324

The mailing address of the corporation is:

11000 SW 23RD STREET DAVIE, FL. 33324

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:

100

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Article V

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

MITHAVAYANI HUSSAIN 11000 SW 23RD STREET DAVIE, FL. US 33324

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

Registered Agent Signature: HUSSAIN ALI M MITHAVAYANI

Article VI

The name and address of the incorporator is:

HUSSAIN ALI M MITHAVAYANI 11000 SW 23RD STREET DAVIE FL 33324

Incorporator Signature: HUSSAIN MITHAVAYANI