Electronic Articles of Incorporation For

P01000084537 FILED August 27, 2001 Sec. Of State

KALISA MORTGAGE, 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:

KALISA MORTGAGE, INC.

Article II

The principal place of business address:

3175 S CONGRESS AVE PENTHOUSE SUITE PALM SPRINGS, FL. 33461

The mailing address of the corporation is:

3175 S CONGRESS AVE PENTHOUSE SUITE PALM SPRINGS, FL. 33461

Article III

The purpose for which this corporation is organized is:

TO ORIGINATE, PROCESS AND CLOSE RESIDENTIAL AND COMMERCIAL MORTGAGES

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:

KENNETH C LILLIE 305 3RD LANE GREENACRES, FL. 33463

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

Registered Agent Signature: KENNETH C LILLIE

Article VI

The name and address of the incorporator is:

KENNETH C LILLIE 305 3RD LANE GREENACRES, FLORIDA 33463

Incorporator Signature: KENNETH C LILLIE

Article VII

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

Title: P KENNETH C LILLIE 305 3RD LANE GREENACRES, FL. 33463