Electronic Articles of Incorporation For

P01000086141 FILED August 24, 2001 Sec. Of State

JCB 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:

JCB MORTGAGE INC.

Article II

The principal place of business address:

13800 SW 8 STREET 362 MIAMI, FL. 33184

The mailing address of the corporation is:

13800 SW 8 STREET 362 MIAMI, FL. 33184

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:

ANA E FERNANDEZ 13800 SW 8 STREET 362 MIAMI, FL. 33184

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

Registered Agent Signature: ANA FERNANDEZ

Article VI

The name and address of the incorporator is:

PEDRO FERNANDEZ 13800 SW 8 STREET #362 MIAMI FL 33184

Incorporator Signature: PEDRO FERNANDEZ