

**Electronic Articles of Incorporation
For**

**P01000095882
FILED
October 02, 2001
Sec. Of State**

EFFICIENT MORTGAGE GROUP 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:

EFFICIENT MORTGAGE GROUP INC.

Article II

The principal place of business address:

10696 NW 12TH MANOR
PLANTATION, FL. 33322

The mailing address of the corporation is:

10696 NW 12TH MANOR
PLANTATION, FL. 33322

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

Article V

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

ERNST HYACINTHE
10696 NW 12TH MANOR
PLANTATION,, FL. 33322

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

Registered Agent Signature: ERNST HYACINTHE

Article VI

The name and address of the incorporator is:

ERNST HYACINTHE
10696 NW 12TH MANOR
PLANTATION, FL 33322

Incorporator Signature: ERNST HYACINTHE

Article VII

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

Title: P
ERNST HYACINTHE
10696 NW 12TH
PLANTATION, FL. 33322