Electronic Articles of Incorporation For

P01000104615 FILED October 29, 2001 Sec. Of State

GALAXY MORTGAGE GROUP CORPORATION

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:

GALAXY MORTGAGE GROUP CORPORATION

Article II

The principal place of business address:

14879 HAWKSMOOR RUN CIRCLE ORLANDO, FL. 32828

The mailing address of the corporation is:

14879 HAWKSMOOR RUN CIRCLE ORLANDO, FL. 32828

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER

Article IV

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

10000

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Article V

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

LANHUONG NGUYEN 14879 HAWKSMOOR RUN CIRCLE ORLANDO, FL. 32828

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

Registered Agent Signature: LANHUONG NGUYEN

Article VI

The name and address of the incorporator is:

JOSEPHINE O. DANG 120 COLUMBIA DR. #202 CAPE CANAVERAL, FL 32920

Incorporator Signature: JOSEPHINE O. DANG

Article VII

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

Title: P MINH A PHAN 14879 HAWKSMOOR RUN CIRCLE ORLANDO, FL. 32828

Title: V JOSEPHINE O DANG 14879 HAWKSMOOR RUN CIRCLE ORLANDO, FL. 32828

Title: D DAVID P LE 14879 HAWKSMOOR RUN CIRCLE ORLANDO, FL. 32828

Title: D DUNG H NGUYEN 14879 HAWKSMOOR RUN CIRCLE ORLANDO, FL. 32828