Electronic Articles of Incorporation For

P01000117239 FILED December 11, 2001 Sec. Of State

PALISADES 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:

PALISADES MORTGAGE INC.

Article II

The principal place of business address:

356 SW 122ND AVENUE PEMBROKE PINES, FL. 33025

The mailing address of the corporation is:

356 SW 122ND AVENUE PEMBROKE PINES, FL. 33025

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:

SANDRA RIOS 356 SW 122ND AVENUE PEMBROKE PINES, FL. 33025

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

Registered Agent Signature: SANDRA RIOS

Article VI

The name and address of the incorporator is:

SANDRA RIOS 356 SW 122ND AVENUE PEMBROKE PINES, FL 33025

Incorporator Signature: SANDRA RIOS

Article VII

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

Title: P SANDRA RIOS 356 SW 122ND AVENUE PEMBROKE PINES, FL. US 33025