

**Electronic Articles of Incorporation
For**

**P01000118993
FILED
December 17, 2001
Sec. Of State**

WESTERN EQUITY 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:

WESTERN EQUITY MORTGAGE, INC.

Article II

The principal place of business address:

4141 NORTH MIAMI AVENUE
SUITE 211
MIAMI, FL. 33127

The mailing address of the corporation is:

4141 NORTH MIAMI AVENUE
SUITE 211
MIAMI, FL. 33127

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:

5000

Article V

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

JEAN R VALSAINT
4141 NORTH MIAMI AVENUE
SUITE 211
MIAMI, FL. 33127

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

Registered Agent Signature: JEAN R. VALSAINT

Article VI

The name and address of the incorporator is:

JEAN ROBERT VALSAINT
4141 NORTH MIAMI AVENUE
SUITE 211
MIAMI, FLORIDA 33127

Incorporator Signature: JEAN R. VALSAINT