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Florida Department of State
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FLORIDA PROFIT CORPORATION OR P.A.

J.F. MORTGAGE PROCESSING INC.

Certificate of Status	0
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FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

January 11, 2002

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ARTICLES OF INCORPORATION
OF
J.F. MORTGAGE PROCESSING INC.

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

J.F. MORTGAGE PROCESSING, INC.

The principal place of business of this corporation shall be:

3721 SW 154th Court
Miami, Florida 33185

ARTICLE II - NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE III - CAPITAL STOCK

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is:

ONE THOUSAND SHARES with a \$1.00 par value.

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ARTICLE IV - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V - OFFICERS DIRECTORS

The name(s) and street address (es) of initial officer(s) and directors(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are):

Jorge R. Figueredo
3721 SW 154th Court
Miami, Florida 33185

ARTICLE VI - INCORPORATOR(S)

The name(s) and street address (es) of the incorporator(s) to these articles of incorporation is (are):

Jorge R. Figueredo
3721 SW 154th Court
Miami, Florida 33185

IN WITNESS WHEREOF, the undersigned incorporator(s) has (have) executed these Articles of Incorporation this 9th day of January, 2002.

Signature(s) of Incorporator(s)

Jorge R. Figueredo

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CERTIFICATE DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.325, Florida Statutes, the Undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: J.F. MORTGAGE PROCESSING, INC.
2. The name and address of the registered agent and office is:

Jorge R. Figueredo
3721 SW 154th Court
Miami, Florida 33185

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND IF FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325 FLORIDA STATUTES.

SIGNATURE

DATE

Jorge R. Figueredo
1/9/02