

**Electronic Articles of Incorporation
For**

**P02000009525
FILED
January 28, 2002
Sec. Of State**

BETTER CREDIT BETTER 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:

BETTER CREDIT BETTER MORTGAGE INC.

Article II

The principal place of business address:

3800 INVERRARY BLVD
101H
LAUDERHILL, FL. 33319

The mailing address of the corporation is:

3800 INVERRARY BLVD
101H
LAUDERHILL, FL. 33319

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:

200 NON PAR

Article V

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

ROSEMARIE JONES
2221 NW 55TH TERR
LAUDERHILL, FL. 33313

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

Registered Agent Signature: ROSEMARIE JONES

Article VI

The name and address of the incorporator is:

NAVIN SUBRAMANIAM-XAVIER
3300 BANKS ROAD #107

MARGATE, FLORIDA 33063

Incorporator Signature: NAVIN SUBRAMANIAM-XAVIER

Article VII

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

Title: P
NAVIN SUBRAMANIAM-XAVIER
3300 BANKS ROAD
MARGATE, FL. 33063