

**Electronic Articles of Incorporation
For**

**P02000041787
FILED
April 18, 2002
Sec. Of State**

MORTGAGE LENDER DIRECT 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:

MORTGAGE LENDER DIRECT INC

Article II

The principal place of business address:

701 WEST CYPRESS CREEK RD
SUITE 303
FT LAUDERDALE, FL. 33309

The mailing address of the corporation is:

701 WEST CYPRESS CREEK RD
SUITE 303
FT LAUDERDALE, FL. 33309

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:

Article V

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

STEVE M PETRUCCI
701 WEST CYPRESS CREEK RD
SUITE 303
FT LAUDERDALE, FL. 33309

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

Registered Agent Signature: STEVE M PETRUCCI

Article VI

The name and address of the incorporator is:

STEVE M PETRUCCI
701 WEST CYPRESS CREEK RD
SUITE 303
FT LAUDERDALE, FL 33309

Incorporator Signature: STEVE M PETRUCCI