Electronic Articles of Incorporation For

P02000044373 FILED April 23, 2002 Sec. Of State

AMERICAN MORTGAGE ACADEMY, 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:

AMERICAN MORTGAGE ACADEMY, INC.

Article II

The principal place of business address:

6719 WINKLER ROAD SUITE 214 FORT MYERS, FL. 33919

The mailing address of the corporation is:

6719 WINKLER ROAD SUITE 214 FORT MYERS, FL. 33919

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

Article V

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

THEODORE NULL 6719 WINKLER ROAD SUITE 214 FORT MYERS, FL. 33919

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

Registered Agent Signature: THEODORE NULL

Article VI

The name and address of the incorporator is:

THEODORE NULL 27341 PRESERVATION STREET BONITA SPRINGS, FL 34135

Incorporator Signature: THEODORE NULL

Article VII

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

Title: P THEODORE NULL 6719 WINKLER ROAD - SUITE 214 FORT MYERS, FL. 33919