Electronic Articles of Incorporation For

P02000055069 FILED May 17, 2002 Sec. Of State

M & H SERVICING 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:

M & H SERVICING INC.

Article II

The principal place of business address:

1351 N.E. MIAMI GARDEN DRIVE #223E NORTH MIAMI BEACH, FL. 33179

The mailing address of the corporation is:

1351 N.E. MIAMI GARDEN DRIVE #223E NORTH MIAMI BEACH, FL. 33179

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:

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Article V

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

MILDRED E SOLANO 1351 N.E. MIAMI GARDEN DRIVE #223E NORTH MIAMI BEACH, FL. 33179

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

Registered Agent Signature: MILDRED E. SOLANO

Article VI

The name and address of the incorporator is:

MILDRED E. SOLANO 1351 N.E. MIAMI GARDEN DRIVE NORTH MIAMI BEACH, FL 33179

Incorporator Signature: MILDRED E. SOLANO