

**Electronic Articles of Incorporation
For**

P02000080671
FILED
July 25, 2002
Sec. Of State

VIRTUAL ALLIANCE 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:

VIRTUAL ALLIANCE MORTGAGE, INC

Article II

The principal place of business address:

3259 DAVIE BLVD
FORT LAUDERDALE, FL. 33312

The mailing address of the corporation is:

3259 DAVIE BLVD
FORT LAUDERDALE, FL. 33312

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:

100000 SHARES, NO PAR

Article V

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

MARGARET LAMARRE
3259 DAVIE BLVD
FORT LAUDERDALE, FL. 33312

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

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Registered Agent Signature: MARGARET LAMARRE

Article VI

The name and address of the incorporator is:

MARGARET LAMARRE
3259 DAVIE BLVD
FORT LAUDERDALE, FL 33312

Incorporator Signature: MARGARET LAMARRE

Article VII

The effective date for this corporation shall be:

07/24/2002