Electronic Articles of Incorporation For

P02000090924 FILED August 21, 2002 Sec. Of State

ARRIVAS MORTGAGES,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: ARRIVAS MORTGAGES,INC

Article II

The principal place of business address:

235 S. MAITLAND AVENUE SUITE 106 MAITLAND, FL. 32751

The mailing address of the corporation is:

235 S. MAITLAND AVENUE SUITE 106 MAITLAND, FL. 32751

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS, IN THE PROCESS OF LENDING MORTGAGES TO FUTURE BUYERS OF RESIDENTIAL AND COMMERCIAL BUYERS OF REAL ESTATE.

Article IV

The number of shares the corporation is authorized to issue is: 1000 COMMON SHARES

Article V

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

IVETTE D COLON 250 CAROLINA AVENUE APT # 204 B WINTER PARK, FL. 32789 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: IVETTE D COLON

Article VI

The name and address of the incorporator is:

IVETTE D. COLON 250 CAROLINA AVENUE, APT # 204-B WINTER PARK, FL 32789

Incorporator Signature: IVETTE D COLON

Article VII

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

Title: P IVETTE D COLON 250 CAROLINA AVENUE, APT 204B WINTER PARK, FL. 32789

Article VIII

The effective date for this corporation shall be:

08/21/2002