

**Electronic Articles of Incorporation
For**

**P02000098244
FILED
September 11, 2002
Sec. Of State**

VALUMORTGAGES, 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:

VALUMORTGAGES, INC.

Article II

The principal place of business address:

1975 E SUNRISE BLVD
5TH FLOOR
FORT LAUDERDALE, FL. 33304

The mailing address of the corporation is:

1975 E SUNRISE BLVD
5TH FLOOR
FORT LAUDERDALE, FL. 33304

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:

200

Article V

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

ROBIN CARAL SHAW
980 N FEDERAL HWY
#401
BOCA RATON, FL. 33432

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

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Registered Agent Signature: ROBIN CARAL SHAW

Article VI

The name and address of the incorporator is:

ROBIN CARAL SHAW
980 N FEDERAL HWY
#401
BOCA RATON, FL 33432

Incorporator Signature: ROBIN CARAL SHAW

Article VII

The effective date for this corporation shall be:

09/11/2002