

**Electronic Articles of Incorporation
For**

P02000099656
FILED
September 16, 2002
Sec. Of State

JUVEDA GROUP HOME 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:

JUVEDA GROUP HOME MORTGAGE, INC.

Article II

The principal place of business address:

7947 JOHNSON STREET
SUITE A
PEMBROKE PINES, FL. US 33024

The mailing address of the corporation is:

7947 JOHNSON STREET
SUITE A
PEMBROKE PINES, FL. US 33024

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKERAGE BUSINESS. TO SOLICIT MORTGAGE LOANS ON BEHALF OF A BORROWER, TO ACCEPT AND PROCESS AN APPLICATION, AND TO NEGOTIATE TERMS AND CONDITIONS OF A MORTGAGE LOAN ON BEHALF OF A LENDER.

Article IV

The number of shares the corporation is authorized to issue is:

10,000

Article V

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

JULIUS A ADEYIGA
705 NW 103RD TERRACE,
APT #9-204
PEMBROKE PINES, FL. 33026

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

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Registered Agent Signature: JULIUS A. ADEYIGA

Article VI

The name and address of the incorporator is:

JULIUS A. ADEYIGA
705 NW 103RD TERRACE, APT #9-204
PEMBROKE PINES, FL 33026

Incorporator Signature: JULIUS A. ADEYIGA

Article VII

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

Title: P
JULIUS A ADEYIGA
705 NW 103RD TERRACE, #9-204
PEMBROKE PINES, FL. 33026 US

Title: VP
VALDA J ADEYIGA
705 NW 103RD TERRACE, #9-204
PEMBROKE PINES, FL. 33026 US