Electronic Articles of Incorporation For

P02000101387 FILED September 19, 2002 Sec. Of State

MORTGAGE & MULTIPLE SERVICES, 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:

MORTGAGE & MULTIPLE SERVICES, INC.

Article II

The principal place of business address:

10425 N.W. 7TH AVENUE MIAMI, FL. 33150

The mailing address of the corporation is:

830 N.W. 111 STREET MIAMI, FL. 33168

Article III

The purpose for which this corporation is organized is:

THE PURPOSE OF THIS CORPORATION IS TO DO MORTGAGE & MULTIPLE SERVICES SUCH AS: CRUISES, OFFICE SERVICES, EXPORT PACKAGES, MEDICAL SUPPLIES TO FOREIGN COUNTRIES.

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:

MORTGAGE & MULTIPLE SERVICE 830 N.W. 111 STREET MIAMI. FL. 33168 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SUSANA SANCHEZ

Article VI

The name and address of the incorporator is:

SUSANA A. SANCHEZ 10425 N.W. 7TH AVENUE MIAMI, FL 33150

Incorporator Signature: SUSANA SANCHEZ

Article VII

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

Title: P SUSANA A SANCHEZ 10425 N.W. 111 STREET MIAMI, FL. 33150

Article VIII

The effective date for this corporation shall be:

09/17/2002