

**Electronic Articles of Incorporation
For**

P02000109399
FILED
October 10, 2002
Sec. Of State

MORTGAGE HOLDING GROUP, 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 HOLDING GROUP, INC.

Article II

The principal place of business address:

801 BRICKELL KEY BOULEVARD
SUITE # 3104
MIAMI, FL. 33131

The mailing address of the corporation is:

P.O. BOX 591193
MIAMI, FL. 33159

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:

1000

Article V

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

DANIEL OLECH
801 BRICKELL KEY BOULEVARD
SUITE # 3104
MIAMI, FL. 33131

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

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Registered Agent Signature: DANIEL OLECH

Article VI

The name and address of the incorporator is:

DANIEL OLECH
801 BRICKELL KEY BOULEVARD
SUITE # 3104
MIAMI, FL 33131

Incorporator Signature: DANIEL OLECH

Article VII

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

Title: P
DANIEL OLECH
801 BRICKELL KEY BOULEVARD, # 3104
MIAMI, FL. 33131

Title: VP
LUIS I TUPACYUPANQUI
972 NW 106 AVENUE CIRCLE
MIAMI, FL. 33172