Electronic Articles of Incorporation For

P02000121052 FILED November 13, 2002 Sec. Of State

B.A.M. MORTGAGE CORP.

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:

B.A.M. MORTGAGE CORP.

Article II

The principal place of business address:

2200 NE 26 ST. WILTON MANORS, FL. 33305

The mailing address of the corporation is:

7411 SW 19TH STREET PLANTATION, FL. 33317

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: 15,000,000

Article V

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

BRUCE LAZARUS MR. 7411 SW 19TH ST PLANTATION, FL. 33317

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

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Registered Agent Signature: BRUCE LAZARUS

Article VI

The name and address of the incorporator is:

BRUCE LAZARUS 7411 SW 19TH ST PLANTATION, FL. 33317

Incorporator Signature: BRUCE LAZARUS

Article VII

The effective date for this corporation shall be:

11/15/2002