

**Electronic Articles of Incorporation
For**

**P02000122470
FILED
November 15, 2002
Sec. Of State**

MFM MORTGAGE SOLUTIONS, 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:

MFM MORTGAGE SOLUTIONS, INC.

Article II

The principal place of business address:

3209 SW PORT ST. LUCIE BLVD.
PMB 125
PORT ST. LUCIE, FL. 34953

The mailing address of the corporation is:

3209 SW PORT ST. LUCIE BLVD.
PMB 125
PORT ST. LUCIE, FL. 34953

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:

10

Article V

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

MARLENE F MUSIOR
3209 SW PORT ST. LUCIE BLVD.
PMB 125
PORT ST. LUCIE, FL. 34953

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

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Registered Agent Signature: MARLENE F. MUSIOR

Article VI

The name and address of the incorporator is:

MARLENE F. MUSIOR
3209 SW PORT ST. LUCIE BLVD.
PMB 125
PORT ST. LUCIE, FL 34953

Incorporator Signature: MARLENE F. MUSIOR

Article VII

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

Title: P
MARLENE F MUSIOR
3209 SW PORT ST. LUCIE BLVD., PMB 125
PORT ST. LUCIE, FL. 34953 US

Article VIII

The effective date for this corporation shall be:

11/15/2002