

**Electronic Articles of Incorporation
For**

P03000008987
FILED
January 24, 2003
Sec. Of State

NEXT GENERATION 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:

NEXT GENERATION MORTGAGE CORP.

Article II

The principal place of business address:

2655 LEJUNE ROAD
500
CORAL GABLES, FL. US 33134

The mailing address of the corporation is:

2655 LEJUNE ROAD
500
CORAL GABLES, FL. US 33134

Article III

The purpose for which this corporation is organized is:

MORTGAGE BUSINESS. REAL ESTATE MORTGAGE FINANCING.

Article IV

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

100

Article V

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

EUGENE A ALLENDE
7931 SW 13 TERRACE
MIAMI, FL. 33144

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

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Registered Agent Signature: EUGENE A. ALLENDE

Article VI

The name and address of the incorporator is:

EUGENE A. ALLENDE
7931 SW 13 TERRACE
MIAMI, FL 33144

Incorporator Signature: EUGENE A. ALLENDE

Article VII

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

Title: P
EUGENE A ALLENDE
7931 SW 13 TERRACE
MIAMI, FL. 33144 US

Title: V
JAVIER LAMA
7931 SW 13 TERRACE
MIAMI, FL. 33144 US

Article VIII

The effective date for this corporation shall be:

01/24/2003