

**Electronic Articles of Incorporation  
For**

P03000054792  
FILED  
May 16, 2003  
Sec. Of State

ISLAND MORTGAGE & FINANCIAL 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:

ISLAND MORTGAGE & FINANCIAL SERVICES, INC.

**Article II**

The principal place of business address:

561 N.E. 79TH STREET  
SUITE #226  
MIAMI, FL. US 33138

The mailing address of the corporation is:

561 N.E. 79TH STREET  
SUITE #226  
MIAMI, FL. US 33138

**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:

500

**Article V**

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

BISCAYNE FINANCIAL SERVICES, CORPORATION  
561 N.E. 79TH STREET  
SUITE #226  
MIAMI, FL. 33136

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

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Registered Agent Signature: GEORGES FRANCO, REGISTERED AGENT

### **Article VI**

The name and address of the incorporator is:

BISCAYNE FINANCIAL SERVICES, CORPORATION  
561 N.E. 79TH STREET  
SUITE #226  
MIAMI, FLORIDA

Incorporator Signature: GEORGES FRANCO, PRESIDENT

### **Article VII**

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

Title: P  
GEORGES J FRANCO  
561 N.E. 79TH STREET, SUITE #226  
MIAMI, FL. 33138 US

Title: VP  
GEORGES J FRANCO  
561 N.E. 79TH STREET, SUITE #226  
MIAMI, FL. 33138 US

Title: S  
GEORGES J FRANCO  
561 N.E. 79TH STREET, SUITE #226  
MIAMI, FL. 33138 US

Title: T  
GEORGES J FRANCO  
561 N.E. 79TH STREET, SUITE #226  
MIAMI, FL. 33138 US