Electronic Articles of Incorporation For

P03000061218 FILED June 03, 2003 Sec. Of State

MDA MORTGAGES, 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: MDA MORTGAGES, INC.

Article II

The principal place of business address:

21100 NE 21 PLACE NORTH MIAMI BEACH, FL. 33179

The mailing address of the corporation is:

21100 NE 21 PLACE NORTH MIAMI BEACH, FL. 33179

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: 100

Article V

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

MICHAEL D AVERSANO 21100 NE 21 PLACE NORTH MIAMI BEACH, FL. 33179 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MICHAEL D AVERSANO

Article VI

The name and address of the incorporator is:

MICHAEL D AVERSANO 21100 NE 21 PLACE NORTH MIAMI BEACH, FL 33179

Incorporator Signature: MICHAEL D AVERSANO