Electronic Articles of Incorporation For

P03000064910 FILED June 11, 2003 Sec. Of State

AJL MORTGAGE, 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: AJL MORTGAGE, INC.

Article II

The principal place of business address:

1960 NW 190 TERRACE MIAMI, FL. 33056

The mailing address of the corporation is:

1960 NW 190 TERRACE MIAMI, FL. 33056

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

Article V

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

REYNOLD DUCLAS 701 PROMENADE DR STE 210 PEMBROKE PINES, FL. 33026 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: REYNOLD DUCLAS

Article VI

The name and address of the incorporator is:

SONIA A BROWNE 1960 NW 190 TERRACE

MIAMI, FL 33056

Incorporator Signature: SONIA A BROWNE

Article VII

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

Title: P SONIA A BROWNE 1960 NW 190 TERRACE MIAMI, FL. 33056

Article VIII

The effective date for this corporation shall be:

06/11/2003