Electronic Articles of Incorporation For

P03000072676 FILED July 01, 2003 Sec. Of State

POPAYAN MORTGAGE CORPORATION

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:

POPAYAN MORTGAGE CORPORATION

Article II

The principal place of business address: 2514 HOLLYWOOD BOULEVARD

SUITE 305 HOLLYWOOD, FL. 33021

The mailing address of the corporation is:

2514 HOLLYWOOD BOULEVARD SUITE 305 HOLLYWOOD, FL. 33021

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: 1000

Article V

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

JOAQUIN MOSQUERA 2514 HOLLYWOOD BLVD 305 HOLLYWOOD, FL. 33020 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000072676 FILED July 01, 2003 Sec. Of State

Registered Agent Signature: JOAQUIN MOSQUERA

Article VI

The name and address of the incorporator is:

MANUEL FERRO CPA 4960 SW 72ND AVENUE, SUITE 304 MIAMI, FL 33155

Incorporator Signature: MANUEL FERRO CPA

Article VII

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

Title: P, S JOAQUÍN MOSQUERA 2514 HOLLYWOOD BLVD, #305 HOLLYWOOD, FL. 33020

Article VIII

The effective date for this corporation shall be:

07/01/2003