Electronic Articles of Incorporation For

P03000081028 FILED July 23, 2003 Sec. Of State

MORTGAGE EMPORIUM, 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: MORTGAGE EMPORIUM, INC.

Article II

The principal place of business address:

2501 E. COMMERCIAL BLVD. SUITE 212 FORT LAUDERDALE, FL. 33308

The mailing address of the corporation is:

2501 E. COMMERCIAL BLVD. SUITE 212 FORT LAUDERDALE, FL. 33308

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: 10,000,000

Article V

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

RICHARD M MULLER 2501 E. COMMERCIAL BLVD. #212 FORT LAUDERDALE, FL. 33308 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RICHARD M. MULLER

Article VI

The name and address of the incorporator is:

RICHARD M. MULLER 2501 E. COMMERCIAL BLVD. SUITE 212 FORT LAUDERDALE, FL 33308

Incorporator Signature: RICHARD M. MULLER

Article VII

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

Title: P RICHARD M MULLER 2501 E. COMMERCIAL BLVD. SUITE 212 FORT LAUDERDALE, FL. 33308