

**Electronic Articles of Incorporation
For**

P03000088606
FILED
August 13, 2003
Sec. Of State

ALPHA & OMEGA 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:

ALPHA & OMEGA MORTGAGES INC.

Article II

The principal place of business address:

1611 NE 39TH STREET
POMPANO BEACH, FL. 33064

The mailing address of the corporation is:

1611 NE 39TH STREET
POMPANO BEACH, FL. 33064

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:

GORIN I GYURTSAK
1611 NE 39TH STREET
POMPANO BEACH, FL. 33064

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

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Registered Agent Signature: GORIN GYURTSAK

Article VI

The name and address of the incorporator is:

GORIN GYURTSAK
1611 NE 39TH STREET
POMPANO BEACH, FLORIDA 33064

Incorporator Signature: GORIN GYURTSAK

Article VII

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

Title: P
GORIN I GYURTSAK
1611 NE 39TH STREET
POMPANO BEACH, FL. 33064

Title: VP
GEORGE E GYURTSAK
1611 NE 39TH STREET
POMPANO BEACH, FL. 33064

Article VIII

The effective date for this corporation shall be:

09/01/2003