

**Electronic Articles of Incorporation
For**

P03000091714
FILED
August 21, 2003
Sec. Of State

MORTGAGE AMERICA LENDING, 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 AMERICA LENDING, INC

Article II

The principal place of business address:

3601 W COMMERCIAL BLVD
21
FT LAUDERDALE, FL. US 33309

The mailing address of the corporation is:

3601 W COMMERCIAL BLVD
21
FT LAUDERDALE, FL. US 33309

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:

MICHELLE C HOLLOWAY
3601 W COMMERCIAL BLVD
21
FT LAUDERDALE, FL. 33309

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

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Registered Agent Signature: MICHELLE C HOLLOWAY

Article VI

The name and address of the incorporator is:

DAVID MUSIKER
3601 W COMMERCIAL BLVD
FT LAUDERDALE, FL 33309

Incorporator Signature: DAVID MUSIKER