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FLORIDA PROFIT CORPORATION OR P.A.

city mortgage lenders, inc.

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ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

CITY MORTGAGE LENDERS, INC.**ARTICLE II PRINCIPAL OFFICE**

The principal place of business/mailling address is:

**13831 S.W. 59 STREET, SUITE 203
MIAMI, FL 33183****ARTICLE III PURPOSE**

The purpose for which the corporation is organized is:

MORTGAGE LENDING**ARTICLE IV SHARES**

The number of shares of stock is:

500**ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)**

The name(s) and address(es):

**SERGIO E. CALZADO, JR., PRESIDENT/SECT./TREASURER
13831 S.W. 59 STREET, SUITE 203
MIAMI, FL 33183****ARTICLE VI REGISTERED AGENT**

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

**JORGE LUIS LOPEZ-GARCIA, P.A.
1570 MADRUGA AVENUE, SUITE 211
CORAL GABLES, FL 33146****ARTICLE VII INCORPORATOR**

The name and address of the Incorporator is:

**SERGIO E. CALZADO, JR.
13831 S.W. 59 STREET, SUITE 203
MIAMI, FL 33183**

 Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Signature/Registered Agent

Date

10/9/03

Signature/Incorporator

Date

10/9/03

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