

**Electronic Articles of Incorporation
For**

P03000118371
FILED
October 22, 2003
Sec. Of State

LOWEST RATE MORTGAGE, 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:

LOWEST RATE MORTGAGE, INC.

Article II

The principal place of business address:

2029 OCEAN BLVD.
#202
FORT LAUDERDALE, FL. 33301

The mailing address of the corporation is:

2029 OCEAN BLVD.
202
FORT LAUDERDALE, FL. 33301

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:

JASON JACOBS
2029 N. OCEAN BLVD.
#202
FORT LAUDERDALE, FL. 33301

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

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Registered Agent Signature: JASON JACOBS

Article VI

The name and address of the incorporator is:

JASON JACOBS
2029 N. OCEAN BLVD. #202
FORT LAUDERDALE, FL 33301

Incorporator Signature: JASON JACOBS

Article VII

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

Title: P
JASON JACOBS
2029 N. OCEAN BLVD. #202
FORT LAUDERDALE, FL. 33301

Article VIII

The effective date for this corporation shall be:

10/22/2003