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PLATINUM MORTGAGE FLA.COM, INC.

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FLORIDA DEPARTMENT OF STATE

Glenda E. Hood  
Secretary of State

October 23, 2003

LAZARUS CORPORATE FILING SERVICE INC

SUBJECT: PLATINUM MORTGAGE FLA.COM, INC.  
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**ARTICLES OF INCORPORATION  
FOR  
PLATINUM MORTGAGE FLA.COM, INC.**

The undersigned incorporator, for the purpose of forming a corporation for profit under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

**ARTICLE I**

The name of the corporation is **PLATINUM MORTGAGE FLA.COM, INC.** (the "Corporation").

**ARTICLE II**

The Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be formed under the Florida Business Corporation Act, and all amendments and supplements thereto, or any law enacted to take the place thereof (collectively, the "Act").

**ARTICLE III**

The Corporation is authorized to issue 10,000 shares of common stock, with a par value of \$1.00 per share.

**ARTICLE IV**

The address of the principal office of the Corporation, and its mailing address, is 10457 NW 56<sup>th</sup> Terrace, Miami, Florida 33178.

**ARTICLE V**

The street address of the Corporation's initial registered office is 501 Brickell Key Drive, Ste. 602, Miami, Florida 33131 and the name of the initial registered agent is Gerardo A. Vazquez, Esq.

**ARTICLE VI**

The Corporation shall indemnify, and advance expenses to, to the fullest extent authorized or permitted by the Act, any person made, or threatened to be made, a party to any action, suit or proceeding by reason of the fact that he is or was a director or officer of the Corporation or is or was serving at the request of the Corporation as a director or officer of another corporation.

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Unless otherwise expressly prohibited by the Act, and except as otherwise provided in the foregoing sentence, the Board of Directors of the Corporation shall have the sole and exclusive discretion, on such terms and conditions as it shall determine, to indemnify, or advance expenses to, any person made, or threatened to be made, a party to any action, suit, or proceeding by reason of the fact that he is or was an employee or agent of the Corporation, or is or was serving at the request of the Corporation as an employee or agent of another corporation, partnership, joint venture, trust or other enterprise. Except for any person who is or was a director or officer of the Corporation, or any person who is or was serving at the request of the Corporation as a director or officer of another corporation, no employee or agent of the Corporation may apply for indemnification or advancement of expenses to any court of competent jurisdiction.

**ARTICLE VII**

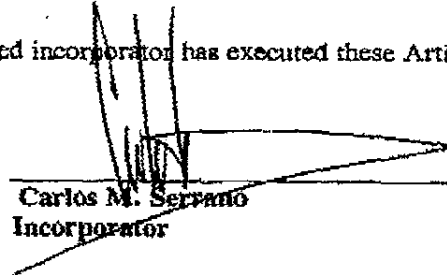
The Incorporator is Carlos M. Serrano, whose complete business address is:

10457 NW. 56 Terrace  
Miami, Florida 33178

**ARTICLE VIII**

The effective date of these Articles of Incorporation is October 20, 2003.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation as of the 20<sup>th</sup> day of October, 2003.



Carlos M. Serrano  
Incorporator

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LAZARUS CORPORATION

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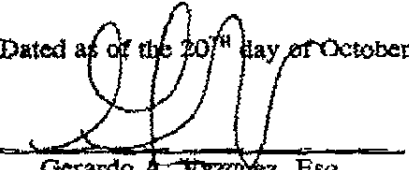
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**ACCEPTANCE BY REGISTERED AGENT**

Having been named to accept service of process **PLATINUM MORTGAGE FLA.COM, INC.**, at the place designated in the articles of incorporation: (i) I agree to act in this capacity; (ii) I agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties; and (iii) I accept the duties and obligations of acting as registered agent pursuant to Section 607.0505 of the Florida Business Corporation Act.

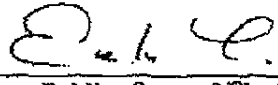
Dated as of the 20<sup>th</sup> day of October, 2003.

  
Gerardo A. Vazquez, Esq.

The foregoing instrument was acknowledged before me on this 20<sup>th</sup> day of October, 2003 by Gerardo A. Vazquez, Esq., who is personally known to me and who has (has not) taken an oath.



Evelyn Lara  
MY COMMISSION # 00185372 EXPIRES  
April 8, 2007  
BONDED THROUGH FARM INSURANCE INC.

  
Notary Public, State of Florida

Evelyn Lara

(Print Name)

My Commission Expires: \_\_\_\_\_

Dated as of the 20<sup>th</sup> day of October, 2003.

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