Electronic Articles of Incorporation For

P03000120176 FILED October 24, 2003 Sec. Of State

E-MORTGAGE SERVICES, 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:

E-MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

5201 BLUE LAGOON DR. #970 MIAMI, FL. 33126

The mailing address of the corporation is:

5201 BLUE LAGOON DR. #970 MIAMI, FL. 33126

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:

ENRIQUE LAVERDE 5541 NW 112 AVE #301 MIAMI, FL. 33176 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ENRIQUE LAVERDE

Article VI

The name and address of the incorporator is:

ENRIQUE LAVERDE 5541 NW 112 AVE #301 MIAMI, FL 33176

Incorporator Signature: ENRIQUE LAVERDE

Article VII

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

Title: P ENRIQUE LAVERDE 5541 NW 112 AVE #301 MIAMI, FL. 33126

Article VIII

The effective date for this corporation shall be:

10/24/2003