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FLORIDA PROFIT CORPORATION OR P.A.

Vera Mortgage International Inc.

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F. ONE NOV 5 2003

**ARTICLES OF INCORPORATION**

The undersigned Incorporator, for the purpose of forming a corporation under the Florida Business Corporation act, hereby adopts the following Articles of Incorporation.

**ARTICLE I NAME**

The name of the corporation shall be:

**VERA MORTGAGE INTERNATIONAL INC.**

**ARTICLE II PRINCIPLE OFFICE**

The principal place of business and mailing address of this corporation shall be:

5618 Ramble Rose Way  
West Palm Beach, FL 33415

**ARTICLE III SHARES**

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1000

**ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS**

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

Lazaro Vera  
5618 Ramble Rose Way  
West Palm Beach, FL 33415

**ARTICLE V INITIAL DIRECTORS NAMES AND ADDRESSES**

Lazaro Vera  
5618 Ramble Rose Way  
West Palm Beach, FL 33415

**ARTICLE IV INCORPORATOR**

The name and address of the Incorporator to these Articles of Incorporation is:

Lazaro Vera  
5618 Ramble Rose Way  
West Palm Beach, FL 33415

  
Signature/Incorporator

11-3-03  
Date

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

  
Signature/Registered Agent

11-03-03  
Date

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