Electronic Articles of Incorporation For

P03000126162 FILED November 05, 2003 Sec. Of State

PREFERRED MORTGAGE LENDERS OF SOUTH MIAMI, 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:

PREFERRED MORTGAGE LENDERS OF SOUTH MIAMI, INC.

Article II

The principal place of business address:

12550 BISCAYNE BOULEVARD 403 NORTH MIAMI, FL. US 33181

The mailing address of the corporation is:

12550 BISCAYNE BOULEVARD 403 NORTH MIAMI, FL. US 33181

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: 5000

Article V

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

CRAIG A WALTZER CPA 2025 NE 198 TERRACE MIAMI, FL. 33179 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CRAIG A. WALTZER, CPA

Article VI

The name and address of the incorporator is:

THERESA CACCAMISE 12550 BISCAYNE BOULEVARD SUITE 403 NORTH MIAMI, FLORIDA 33181

Incorporator Signature: THERESA CACCAMISE

Article VII

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

Title: P THERESA CACCAMISE 12550 BISCAYNE BOULEVARD, SUITE 403 NORTH MIAMI, FL. 33181 US

Title: VP JUAN C PORRO 55 OCEAN LANE DRIVE, SUITE 2025 KEY BISCAYNE, FL. 33149 US