

**Electronic Articles of Incorporation
For**

**P03000153700
FILED
December 17, 2003
Sec. Of State**

KAPINOS MORTGAGE BROKERS, 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:

KAPINOS MORTGAGE BROKERS, INC.

Article II

The principal place of business address:

4834 WEST GANDY BLVD.
TAMPA, FL. 33611

The mailing address of the corporation is:

P.O. BOX 320781
TAMPA, FL. 33679

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:

10

Article V

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

PETER J KAPINOS
3414 WEST CHEROKEE AVENUE
TAMPA, FL. 33611

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

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Registered Agent Signature: PETER J KAPINOS

Article VI

The name and address of the incorporator is:

PETER J KAPINOS
3414 WEST CHEROKEE AVENUE
TAMPA, FL 33611

Incorporator Signature: PETER J KAPINOS

Article VII

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

Title: P
PETER J KAPINOS
4834 WEST GANDY BLVD.
TAMPA, FL. 33611

Article VIII

The effective date for this corporation shall be:

01/01/2004