

**Electronic Articles of Incorporation
For**

P04000012498
FILED
January 16, 2004
Sec. Of State

H & J MORTGAGE CORPORATION

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:

H & J MORTGAGE CORPORATION

Article II

The principal place of business address:

2331 N STATE RD 7
201
LAUDERHILL, FL. US 33313

The mailing address of the corporation is:

8501 NW 51 CT
LAUDERHILL, FL. US 33351

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:

ROLAND LOUIS
8501 NW 51 CT
LAUDERHILL, FL. 33351

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

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Registered Agent Signature: ROLAND LOUIS

Article VI

The name and address of the incorporator is:

ROLAND LOUIS
8501 NW 51 CT
LAUDERHILL
FL 33351

Incorporator Signature: ROLAND LOUIS

Article VII

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

Title: P/VP
ROLAND LOUIS
6510 RACQUET CLUB DR
LAUDERHILL, FL. 33319 US

Article VIII

The effective date for this corporation shall be:

01/15/2004