Electronic Articles of Incorporation For

P04000012836 FILED January 16, 2004 Sec. Of State

HIPOTECAS MORTGAGE SERVICES, CORP.

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:

HIPOTECAS MORTGAGE SERVICES, CORP.

Article II

The principal place of business address:

1844 S.W. 8 STREET MIAMI, FL. 33135

The mailing address of the corporation is:

1844 S.W. 8 STREET MIAMI, FL. 33135

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER 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:

NAPOLEON VILABOA 1844 S.W. 8 STREET MIAMI, FL. 33135 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: NAPOLEON VILABOA

Article VI

The name and address of the incorporator is:

NAPOLEON VILABOA 1844 S.W. 8 STREET MIAMI, FLORIDA 33135

Incorporator Signature: NAPOLEON VILABOA

Article VII

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

Title: P NAPOLEON VILABOA 1844 S.W. 8 STREET MIAMI, FL. 33135

Title: S NAPOLEON VILABOA 1844 S.W. 8 STREET MIAMI, FL. 33135

Title: T NAPOLEON VILABOA 1844 S.W. 8 STREET MIAMI, FL. 33135

Article VIII

The effective date for this corporation shall be:

01/16/2004