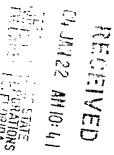


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CERTIFIED COPY

ARTICLES OF INCORPORATION

OF

PRIMUS MORTGAGE CONSULTANTS, INC.

SECRETARY OF STATE TALLAHASSEE, FLORID,

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I

NAME

The name of the Corporation is Primus Mortgage Consultants,

ARTICLE II

DURATION

The term of existence of the Corporation is perpetual.

ARTICLE III

NATURE OF BUSINESS

The nature of the business to be conducted by the Corporation is:

The Corporation may transact any and all lawful business for

which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV

CAPITAL STOCK

The aggregate number of shares which the Corporation has authority to issue is 100, all of which shall be common shares having a par value of One Dollar (\$1.00) per share and to be divided as follows:

William J. Lemus, (100%) Percent

ARTICLE V

PREEMPTIVE RIGHTS GRANTED

Each shareholder of any class of stock of this Corporation shall be entitled to full preemptive rights to purchase unissued or treasury shares of the Corporation and any securities of the Corporation convertible into or carrying a right to subscribe to or acquire shares of any such unissued or treasury share.

ARTICLE VI

REGISTERED OFFICE

The street address of the initial registered office of the Corporation is:

9251 SW 70th Street Miami, Florida 33173

The name of the registered agent at such address is:

William J. Lemus

ARTICLE VII

PRINCIPAL OFFICE

The initial street address of the principal office of the Corporation in the State of Florida is:

9251 SW 70th Street Miami, Florida 33173

ARTICLE VIII

DIRECTORS

The board of directors of the Corporation shall consist of one member. The name and address of the first board of directors is:

William J. Lemus, as President
Vice-President and
Secretary/Treasurer

ARTICLE IX

The name and address of the incorporator is:

William J. Lemus

9251 SW 70th Street

Miami, Florida 33173

ARTICLE X

INDEMNIFICATION

The Corporation shall indemnify any officer or director to the full extend permitted by law.

ARTICLE XI

RIGHT TO AMEND ARTICLES OF INCORPORATION

The corporation reserves the right to amend or repeal any provision contained in these Articles Of Incorporation or any amendment hereto and any writing inferred upon the shareholders shall be subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these

Articles Of Incorporation this 20 day of January, 2004

in Miami, Miami-Dade County, Florida.

filliam J. Lemus, Dyesident

STATE OF FLORIDA

: SS:

COUNTY OF MIAMI-DADE

BEFORE ME, a Notary Public duly authorized in the State and County above-mentioned, personally appeared William J. Lemus, known to me to be the persons who signed the above Articles Of Incorporation, and acknowledged that they executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official

Notary Public, State of Florida

At Large

My Commission Expires:

juan Carlos Cura Commission # DD141627 Expires Sep. 8, 2006 Bonded Thru Arlantic Bonding Co., Inc.

CERTIFICATE OF ACCEPTANCE OF REGISTERED AGENT

IN COMPLIANCE with Section 48.091, Florida Statutes, the following is submitted:

Primus Mortgage Consultants, Inc., desiring to organize or qualify under the laws of the State of Florida with its principal place of business in Miami, Florida, has named William J. Lemus at 9251 SW 70th Street, Miami, Florida 33173, as its Agent to accept service of process.

Miliam J. Lemus , President, Secretary and Treasurer

DATE: // // 20/64

HAVING BEEN named to accept service of process for the abovestated Corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Secretary and Treasurer

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SWORN TO AND SUBSCRIBED before me this 200 day of 2004.

Notary Public, State of Florida

My Commission Expires:

Juan Carlos Cur
Commission & DD1416
Commission & DD1416
Expires Sep. 8, 2006
Bonded Thru
Arlamic Bonding Co. inc.