Electronic Articles of Incorporation For

P04000025830 FILED February 05, 2004 Sec. Of State

YDAIS J. LAYA, P.A.

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:

YDAIS J. LAYA, P.A.

Article II

The principal place of business address:

9177 S.W. 72ND AVENUE APT. L-4 MIAMI, FL. 33156

The mailing address of the corporation is:

9177 S.W. 72ND AVENUE APT. L-4 MIAMI, FL. 33156

Article III

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

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:

YDAIS J LAYA 9177 S.W. 72ND AVENUE APT. L-4 MIAMI, FL. 33156 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: YDAIS J. LAYA

Article VI

The name and address of the incorporator is:

YDAIS J. LAYA 9177 S.W. 72ND AVENUE APT. L-4 MIAMI, FL 33156

Incorporator Signature: YDAIS J. LAYA

Article VII

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

Title: P LAYA J YDAIS 9177 S.W. 72ND AVENUE MIAMI, FL. 33156

Article VIII

The effective date for this corporation shall be:

02/05/2004