

**Electronic Articles of Incorporation
For**

**P04000026782
FILED
February 09, 2004
Sec. Of State**

J & H MORTGAGE ASSOCIATE 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:

J & H MORTGAGE ASSOCIATE INC.

Article II

The principal place of business address:

4000 N STATE RD 7
401
LAUDERDALE LAKES, FL. US 33319

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:

SOUFRANCE DOLCE
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: SOUFRANCE DOLCE

Article VI

The name and address of the incorporator is:

HERBY DORVAL
8501 NW 51 CT
LAUDERHILL
FL 33351

Incorporator Signature: HERBY DORVAL

Article VII

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

Title: P\D
ROLAND LOUIS
16851 NE 23 AVE APT 419
N MIAMI BEACH, FL. 33160 US

Title: VP\S
SOUFRANCE DOLCE
8501 NW 51 CT
LAUDERHILL, FL. 33351 US

Title: TR\D
SOUFRANCE DOLCE
8501 NW 51 CT
LAUDERHILL, FL. 33351 US

Article VIII

The effective date for this corporation shall be:

02/08/2004