Electronic Articles of Incorporation For

P04000034278 FILED February 23, 2004 Sec. Of State

PAZAYA MORTGAGE 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:

PAZAYA MORTGAGE CORP.

Article II

The principal place of business address:

652 NW 1 ST MIAMI, FL. 33128

The mailing address of the corporation is:

P.O. BOX 260284 PEMBROKE PINES, FL. 33026

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:

Article V

The name and Florida street address of the registered agent is:

ANA M AYALA 2233 NOVA DR DAVIE, FL. 33317 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MARITZA AYALA

Article VI

The name and address of the incorporator is:

GRACE PAAZMINO 223 NOVA DR DAVIE FL 33317

Incorporator Signature: GRACE PAZMINO

Article VII

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

Title: P ANA M AYALA 2233 NOVA DR DAVIE, FL. 33317

Title: VP GRACE C PAZMINO 2233 NOVA DR DAVIE, FL. 33317

Article VIII

The effective date for this corporation shall be:

02/21/2004