Electronic Articles of Incorporation For

P04000035115 FILED February 24, 2004 Sec. Of State

MTA MORTGAGE CAPITAL, 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: MTA MORTGAGE CAPITAL, INC.

Article II

The principal place of business address: 3803 SHERWOOD BLVD. DELRAY BEACH, FL. 33445

The mailing address of the corporation is:

3803 SHERWOOD BLVD. DELRAY BEACH, FL. 33445

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: 500 SHARES

Article V

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

ALPERT MORDECAI 3803 SHERWOOD BLVD DELRAY BEACH, FL. 33445 I certify that I am familiar with and accept the responsibilities of registered agent.

P04000035115 FILED February 24, 2004 Sec. Of State

Registered Agent Signature: ALPERT MORDECAI

Article VI

The name and address of the incorporator is:

ALPERT MORDECAI 3803 SHERWOOD BLVD. DELRAY BEACH, FL 33445

Incorporator Signature: ALPERT MORDECAI

Article VII

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

Title: P ALPERT MORDECAI 3803 SHERWOOD BLVD. DELRAY BEACH, FL. 33445