Electronic Articles of Incorporation For

P04000035532 FILED February 24, 2004 Sec. Of State

INVESTORS AND FORECLOSURES, 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:

INVESTORS AND FORECLOSURES, INC.

Article II

The principal place of business address:

4971 N UNIVERSITY DRIVE 14 A LAUDERHILL, FL. 33351

The mailing address of the corporation is:

4971 N UNIVERSITY DRIVE 14 A LAUDERHILL, FL. 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: 1000

Article V

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

DIEGO MONTESDEOCA 4971 N UNIVERSITY DRIVE 14 A LAUDERHILL, FL. 33351 I certify that I am familiar with and accept the responsibilities of registered agent.

P04000035532 FILED February 24, 2004 Sec. Of State

Registered Agent Signature: DIEGO MONTESDEOCA

Article VI

The name and address of the incorporator is:

JAIME F ACEVEDO 4971 N UNIVERSITY DRIVE, SUITE 14 A LAUDERHILL, FL 33351

Incorporator Signature: JAIME F ACEVEDO

Article VII

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

Title: P
JAIME F ACEVEDO
4971 N UNIVERSITY DRIVE, SUITE 14 A
LAUDERHILL, FL. 33351

Title: VP LUZ H HINCAPIE 4971 N UNIVERSITY DRIVE, SUITE 14 A LAUDERHILL, FL. 33351