

**Electronic Articles of Incorporation  
For**

P04000052190  
FILED  
March 24, 2004  
Sec. Of State  
WCUNNINGHAM

RATE-ONE 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:

RATE-ONE MORTGAGE CORP.

**Article II**

The principal place of business address:

13773 SW 181ST TERR  
MIAMI, FL. 33177

The mailing address of the corporation is:

13773 SW 181ST TERR  
MIAMI, FL. 33177

**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:

GUILLERMO DEHOWARTZ  
1825 PONCE DE LEON BLVD  
SUITE 380  
CORAL GABLES, FL. 33134

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GUILLERMO DE HOWARTZ

### **Article VI**

The name and address of the incorporator is:

GUILLERMO DE HOWARTZ  
1825 PONCE DE LEON BLVD  
SUITE 380  
CORAL GABLES, FL 33134

Incorporator Signature: GUILLERMO DE HOWARTZ

### **Article VII**

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

Title: P  
ARMEGEDON LACAYO  
13773 SW 181ST TERR  
MIAMI, FL. 33177

Title: VP  
PAOLA LEONI  
13773 SW 181ST TERR  
MIAMI, FL. 33177

### **Article VIII**

The effective date for this corporation shall be:

04/01/2004