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CORPORATION NAME(S) & D	OCUMENT NUMBER(s)	(if knawa):	
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OTHER FILNGS	REGISTRATION/ QUALIFICATION		
Annual Report	Foreign		
Fictitious Name	Limited Partnership	*	
Name Reservation	Reinstatement		

Trademark

Examiner's Initials

Other

ARTICLES OF INCORPORATION

The undersigned incorporate(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I

NAME

The name of the corporation shall be:

M & J MORTGAGE LENDERS, CORP.

ARTICLE II

PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:



14411 SOUTH DIXIE HIGHWAY STE. 204 MIAMI, FLORIDA 33176

ARTICLE III

SHARES

The number of shares, which the corporation is authorized to issue and have outstanding at any time, is 1000 shares of common stock, and which common stock shall have a par of \$1.00 (one dollar) per share. All stock is to be issued fully paid and exempt from assessment.

ARTICLE IV

INITIAL REGISTERED AGENT AND STREET ADDRESS

In pursuance of Chapter 607.34 Florida Statutes, the following is submitted, in compliance with said:

First That M & J MORTGAGE LENDERS, CORP. Desiring to organize under the laws of the State Florida with its principal office as indicated in the articles of incorporation at City of MIAMI County of MIAMI-DADE State of Florida had name MIGUEL A. VALLEJO, SR. of, 14411 S. DIXIE HWY. STE 204 MIAMI, FL 33176 of its agent to accept service of process within this state. Having been named to accept service of process for the above state corporation, at place designated in this certificate. I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

By:

Registered Ag

ARTICLE V

INCORPORATOR (S)

The name(s) and street address of the incorporate(s) to these Articles of Incorporation is (are):

MIGUEL A. VALLEJO, SR 45% SHARES 14411 S. DIXIE HWY STE 204 MIAMI, FL 33176

JOSEFA M. VALLEJO 45% SHARES 14411 S. DIXIE HWY STE 204 MIAMI, FL 33176

MIGUEL A. VALLEJO, JR. 10% SHARES 14411 S. DIXIE HWY STE 204

ARTICLE VI

DIRECTOR (S)

The name(s) and street address of the director(s) to these Articles of Incorporation is (are):

MIGUEL A. VALLEJO, SR.

P/D

14411 S. DIXIE HWY STE 204

MIAMI, FL 33176

V/P

14411 S. DIXIE HWY

MIAMI, FL 33176

MIGUEL A. VALLEJO, JR

S/T

14411 S. DIXIE HWY STE 204

MIAMI, FL 33176

The undersigned incorporate(s) has (have) executed these Articles of Incorporation this 23rd Day of March 2004.

SIGNATURE

MIAMI, FL 33176

SIGNATURE