

**Electronic Articles of Incorporation  
For**

P04000063704  
FILED  
April 06, 2004  
Sec. Of State  
thampton

WAVE MORTGAGE BANKERS, 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:

WAVE MORTGAGE BANKERS, INC.

**Article II**

The principal place of business address:

2881 EAST OAKLAND PARK BLVD  
SUITE 112  
FORT LAUDERDALE, FL. 33304

The mailing address of the corporation is:

P.O. BOX 39574  
FORT LAUDERDALE, FL. 33339

**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:

ROBERT D RICHARDSON  
19380 COLLINS AVENUE  
PENTHOUSE 2  
SUNNY ISLES BEACH, FL. 33160

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

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Registered Agent Signature: ROBERT D.RICHARDSON

### **Article VI**

The name and address of the incorporator is:

ROBERT RICHARDSON  
19380 COLLINS AVENUE, PENTHOUSE 2  
SUNNY ISLES BEACH, FL 33160

Incorporator Signature: ROBERT RICHARDSON

### **Article VII**

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

Title: P  
ROBERT D RICHARDSON  
19380 COLLINS AVENUE, PH-2  
SUNNY ISLES BEACH, FL. 33160

Title: VP  
SALVADOR PANIAGUA  
19380 COLLINS AVENUE, PENTHOUSE 2  
SUNNY ISLES BEACH, FL. 33160

Title: S  
SALVADOR PANIAGUA  
19380 COLLINS AVENUE, PENTHOUSE 2  
SUNNY ISLES BEACH, FL. 33160

### **Article VIII**

The effective date for this corporation shall be:

04/16/2004



OFFICE OF FINANCIAL REGULATION

DON B. SAXON  
DIRECTOR

FINANCIAL SERVICES  
COMMISSION

JEB BUSH  
GOVERNOR

TOM GALLAGHER  
CHIEF FINANCIAL OFFICER

CHARLIE CRIST  
ATTORNEY GENERAL

CHARLES BRONSON  
COMMISSIONER OF  
AGRICULTURE

April 13, 2004

Mr. Robert Richardson  
2881 E. Oakland Park Boulevard  
Suite 112  
Fort Lauderdale, Florida 33304

Dear Mr. Richardson:

Re: Wave Mortgage Bankers, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company.

The Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Linda B. Charity  
Deputy Director  
Financial Institutions

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings  
Division of Corporations, Secretary of State's Office

William T. Sims, Bureau of Finance Regulation