Electronic Articles of Incorporation For

P04000066442 FILED April 22, 2004 Sec. Of State nculligan

TOTAL ADVANTAGE MORTGAGE, 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:

TOTAL ADVANTAGE MORTGAGE, INC.

Article II

The principal place of business address:

1701 W. FALGER STREET STE: 7-D MIAMI, FL. 33135

The mailing address of the corporation is:

1701 W. FALGER STREET STE: 7-D MIAMI, FL. 33135

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 @ \$1.00

Article V

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

MARTHA T GONZALEZ 1701 W. FALGER STREET STE: 7-D MIAMI, FL. 33135 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MARTHA T. GONZALEZ

Article VI

The name and address of the incorporator is:

VICTOR C. RAMOS & MARTHA T. GONZALEZ 1701 W. FALGER STREET STE: 7-D MIAMI, FL 33135

Incorporator Signature: VICTOR C. RAMOS & MARTHA T. GONZALEZ

Article VII

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

Title: VP/D VICTOR C RAMOS 1701 W. FALGER STREET STE: 7-D MIAMI, FL. 33135

Title: P/D MARTHA T GONZALEZ 1701 W. FALGER STREET STE: 7-D MIAMI, FL. 33135