

**Electronic Articles of Incorporation
For**

P04000078150
FILED
May 14, 2004
Sec. Of State
bmcknight

VERSATILE 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:

VERSATILE MORTGAGE INC

Article II

The principal place of business address:

11601 BISCAYNE BLVD #1000
NORTH MIAMI, FL. 33181

The mailing address of the corporation is:

10134 SW 223 TERRACE
MIAMI, FL. 33190

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:

ANDRE L COAKLEY
10134 SW 223 TERRACE
MIAMI, FL. 33190

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

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Registered Agent Signature: ANDRE COAKLEY

Article VI

The name and address of the incorporator is:

ANDRE COAKEY
10134 SW 223 TERRACE
MIAMI, FL 33190

Incorporator Signature: ANDRE COALEY

Article VII

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

Title: P,S
ANDRE L COAKLEY
10134 SW 223 TERRACE
MIAMI, FL. 33190

Article VIII

The effective date for this corporation shall be:

05/07/2004