Electronic Articles of Incorporation For

P04000078512 FILED May 14, 2004 Sec. Of State thampton

SMART INVESTMENTS AND MORTGAGES, 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:

SMART INVESTMENTS AND MORTGAGES, CORP.

Article II

The principal place of business address:

5754 RACEWAY ROAD LAKEWORTH, FL. 33467

The mailing address of the corporation is:

5754 RACEWAY ROAD LAKEWORTH, FL. 33467

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 SHARES @ \$5.00 PAR VALUE

Article V

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

ELIECER VALLEJO 5754 RACEWAY ROAD LAKEWORTH, FL. 33467 I certify that I am familiar with and accept the responsibilities of registered agent.

P04000078512 FILED May 14, 2004 Sec. Of State thampton

Registered Agent Signature: ELIECER VALLEJO

Article VI

The name and address of the incorporator is:

ELIECER VALLEJO 5754 RACEWAY ROAD LAKEWORTH, FL 33467

Incorporator Signature: ELIECER VALLEJO

Article VII

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

Title: PTD ELIECER VALLEJO 5754 RACEWAY ROAD LAKEWORTH, FL. 33467

Title: VPSD MARIA VALLEJO 5754 RACEWAY ROAD LAKEWORTH, FL. 33467