

**Electronic Articles of Incorporation
For**

P04000081280
FILED
May 20, 2004
Sec. Of State
thampton

EQUITY MORTGAGE LENDERS, 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:

EQUITY MORTGAGE LENDERS, INC.

Article II

The principal place of business address:

351 PLOVER AVE.
MIAMI SPRINGS, FL. 33166

The mailing address of the corporation is:

351 PLOVER AVE.
MIAMI SPRINGS, FL. 33166

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:

500

Article V

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

PATRICIA D GARCIA
351 PLOVER AVE.
MIAMI SPRINGS, FL. 33166

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

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Registered Agent Signature: /PATRICIA D. GARCIA/

Article VI

The name and address of the incorporator is:

PATRICIA D. GARCIA
351 PLOVER AVE.
MIAMI SPRINGS, FL 33166

Incorporator Signature: /PATRICIA D. GARCIA/

Article VII

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

Title: P
PATRICIA D GARCIA
351 PLOVER AVE.
MIAMI SPRINGS, FL. 33166

Title: VP
VICTOR H PEREZ
14502 SW 139 AVE. CIRCLE EAST
MIAMI, FL. 33186

Article VIII

The effective date for this corporation shall be:

05/21/2004