

**Electronic Articles of Incorporation
For**

P04000099924
FILED
July 02, 2004
Sec. Of State
jshivers

LUCENT MORTGAGE GROUP, 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:

LUCENT MORTGAGE GROUP, INC.

Article II

The principal place of business address:

3931 SW 146 AVENUE
MIRAMAR, FL. US 33027

The mailing address of the corporation is:

3931 SW 146 AVENUE
MIRAMAR, FL. US 33027

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:

FERNANDO ALVAREZ
3931 SW 146 AVENUE
MIRAMAR, FL. 33027

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

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Registered Agent Signature: FERNANDO ALVAREZ

Article VI

The name and address of the incorporator is:

FERNANDO ALVAREZ
3931 SW 146 AVENUE
MIRAMAR, FL 33027

Incorporator Signature: FERNANDO ALVAREZ

Article VII

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

Title: P
FERNANDO ALVAREZ
3931 SW 146 AVENUE
MIRAMAR, FL. 33027 US

Title: VP
ROBERTO COMIN
3931 SW 146 AVENUE
MIRAMAR, FL. 33027 US