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TRANSMITTAL LETTER

Department of State Division of Corporations P.O. Box 6327 Tallahassee, Florida 32314

Subject <u>Mortgage Answers, Inc.</u>

Enclosed is an original and two (2) copies of the articles of incorporation and a check for

\$70.00 Filing Fee

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\$78.75 Filing Fee

& Certified Copy

\$78.75

Filing Fee & Certified Copy \$87.50

Filing Fee,

Certified Copy & Certificate

(ADDITIONAL COPY REQUIRED)

FROM:

<u>Nellie Akalp</u>

Name

30141 Agoura Rd. Suite 205,

Address

Agoura Hills, California 91301

City, State & Zip

818-879-9079

Daytime Telephone number

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NOTE: Please provide the original and one copy of the articles. Provide TWO copies if you have requested a certified copy as designated in the boxes above.

ARTICLES OF INCORPORATION OF Mortgage Answers, Inc.

The undersigned incorporator, for the purpose of forming a corporation under the Florida business Corporation Act, hereby adopts the following articles of incorporation.

ARTICLE I *NAME*

The name of the Corporation shall be: Mortgage Answers, Inc.

PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

74 Ryder Drive Palm Coast, Florida 32164

ARTICLE III *SHARES*

The number of shares that this corporation is authorized to have outstanding at any one time is: 1,500 at \$0.01 par value per share.

INITIAL DIRECTORS ARTICLE IV

The name(s) and address(s) of the initial Director(s) is/are:

David A. Smith 74 Ryder Drive Palm Coast, Florida 32164

INITIAL REGISTERED AGENT AND STREET ADDRE

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

David A. Smith 74 Ryder Drive Palm Coast, Florida 32164

INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is:

Nellie Akalp 30141 Agoura Rd. Suite 205 Agoura Hills, California 91301

Nellie Akalp, Incorporator

Date

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

David A. Smith, Registered Agent