Electronic Articles of Incorporation For

P04000109861 FILED July 22, 2004 Sec. Of State jshivers

H & H MORTGAGE SOLUTIONS, 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:

H & H MORTGAGE SOLUTIONS, INC.

Article II

The principal place of business address:

8501 NW 176 ST MIAMI, FL. 33015

The mailing address of the corporation is:

8501 NW 176 ST MIAMI, FL. 33015

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:

MARIA HERNANDEZ 8501 NW 176 ST MIAMI,, FL. 33015 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MARIA HERNANDEZ

Article VI

The name and address of the incorporator is:

MARIA HERNANDEZ 8501 NW 176 ST MIAMI, FL 33015

Incorporator Signature: MARIA HERNANDEZ

Article VII

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

Title: P MARIA HERNANDEZ 8501 NW 176 ST MIAMI, FL. 33015

Title: VP ORLANDO HERAS 1085 W 71 ST APT 14 HIALEAH, FL. 33014

Article VIII

The effective date for this corporation shall be:

07/22/2004