

**Electronic Articles of Incorporation
For**

P04000109907
FILED
July 26, 2004
Sec. Of State
jshivers

MORTGAGE FILES, 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:
MORTGAGE FILES, INC.

Article II

The principal place of business address:
2655 LE JEUNE RD
SUITE 500
CORAL GABLES, FL. 33134

The mailing address of the corporation is:
2655 LE JEUNE RD
SUITE 500
CORAL GABLES, FL. 33134

Article III

The purpose for which this corporation is organized is:
MORTGAGE BROKER 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:
SANTIAGO J ESPINAL
14811 SW 139 PLACE
MIAMI, FL. 33186

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

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Registered Agent Signature: SANTIAGO JOSE ESPINAL

Article VI

The name and address of the incorporator is:

SANTIAGO JOSE ESPINAL
2655 LE JEUNE ROAD
SUITE 500
CORAL GABLES, FL 33134

Incorporator Signature: SANTIAGO JOSE ESPINAL

Article VII

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

Title: P
SANTIAGO J ESPINAL
2655 LE JEUNE ROAD SUITE 500
CORAL GABLES, FL. 33134

Title: VP
ANA R ESPINAL
2655 LE JEUNE ROAD SUITE 500
CORAL GABLES, FL. 33134

Article VIII

The effective date for this corporation shall be:

07/24/2004