Electronic Articles of Incorporation For

P04000110074 FILED July 27, 2004 Sec. Of State ysquire

MORTGAGE SEMINARS, 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 SEMINARS, INC.

Article II

The principal place of business address:

1170 HILLSBORO MILE 302 HILLSBORO BEACH, FL. 33062

The mailing address of the corporation is:

1170 HILLSBORO MILE HILLSBORO BEACH #302, FL. 33062

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:

STUART SCHNUR 1170 HILLSBORO MILE APT. 302 HILLSBORO, FL. 33062 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: STUART SCHNUR

Article VI

The name and address of the incorporator is:

STUART SCHNUR 1170 HILLSBORO MILE APT. 302

HILLSBORO BEACH, FL. 33062

Incorporator Signature: STUART SCHNUR

Article VII

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

Title: P STUART SCHNUR 1170 HILLSBORO MILE #302 HILLSBORO BEACH, FL. 33062

Article VIII

The effective date for this corporation shall be:

07/26/2004