Electronic Articles of Incorporation For

P04000116675 FILED August 10, 2004 Sec. Of State nculligan

CORAL GABLES MORTGAGE BANKERS, 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:

CORAL GABLES MORTGAGE BANKERS, INC.

Article II

The principal place of business address:

2655 LE JEUNE ROAD SUITE 500 CORAL GABLES, FL. 33134

The mailing address of the corporation is:

14811 SW 139 PLACE MIAMI, FL. 33186

Article III

The purpose for which this corporation is organized is:

LICENSED FLORIDA MORTGAGE BROKER BUSINESS. NAME ALREADY REVIEWED AND APPROVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS DUE TO WORD "BANKERS"-AUGUST 2004.

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.

Registered Agent Signature: SANTIAGO J ESPINAL

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Article VI

The name and address of the incorporator is:

SANTIAGO J ESPINAL 14811 SW 139 PLACE MIAMI, FL 33186

Incorporator Signature: SANTIAGO J ESPINAL

Article VII

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

Title: P SANTIAGO J ESPINAL 14811 SW 139 PLACE MIAMI, FL. 33186

Article VIII

The effective date for this corporation shall be: 08/10/2004