Electronic Articles of Incorporation For

P04000117344 FILED August 11, 2004 Sec. Of State bmcknight

THE MORTGAGE PRACTICE, 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:

THE MORTGAGE PRACTICE, INC.

Article II

The principal place of business address:

6625 MIAMI LAKES DRIVE SUITE 365 MIAMI LAKES, FL. 33104

The mailing address of the corporation is:

6625 MIAMI LAKES DRIVE SUITE 365 MIAMI LAKES, FL. 33104

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:

BERNARD WILLIAMS 1910 NE 197TH TERRACE NORTH MIAMI BEACH, FL. 33179 I certify that I am familiar with and accept the responsibilities of registered agent.

P04000117344 FILED August 11, 2004 Sec. Of State bmcknight

Registered Agent Signature: BERNARD WILLIAMS

Article VI

The name and address of the incorporator is:

WYMAN ROBERTS 6625 MIAMI LAKES DRIVE, SUITE 365 MIAMI LAKES, FL 33104

Incorporator Signature: WYMAN ROBERTS

Article VII

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

Title: P WYMAN F ROBERTS 6625 MIAMI LAKES DRIVE, SUITE 365 MIMAI LAKES, FL. 33104

Title: SEC BRENDA ROBERTS 6625 MIAMI LAKES DRIVE, SUITE 365 MIAMI LAKES, FL. 33104