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ARTICLES OF INCORPORATION

The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

M.D.S. MORTGAGE INC.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
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ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing of this corporation shall be:

9843 S.W. 1 St. MIAMI, FL. 33174

ARTICLE III -SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100- \$1.00

ARTICLES IV -INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

MARIA E. DEL SOL 9843 S.W. 1St., MIAMI, FL. 33174

ARTICLE V - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

MARIA E. DEL SOL -9843 S.W. 1St., MIAMI, FL. 33174

The undersigned incorporator has executed these Articles of Incorporation this 10 day of AUGUST 20 04

Signature

ARTICLE VI- DIRECTOR(S)

The name(s) and street address(es) of the director(s) to these Articles of Incorporation is (are):

MARIA E. DEL SOL -PRESIDENT-9843 S.W. 1St., MIAMI, FL. 33174

SECRETARY OF STATE TALLAHASSEE, FLORIDA

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT /REGISTERED OFFICE

Having been named as Registered Agent and to accept service of process for the above stated corporation at place designated in this certificate, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes related to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.

Registered Agent Signature