

**Electronic Articles of Incorporation
For**

P04000151660
FILED
November 04, 2004
Sec. Of State
thampton

NEW CONCEPT MORTGAGE CORPORATION

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:

NEW CONCEPT MORTGAGE CORPORATION

Article II

The principal place of business address:

1065 NE 125 STREET
SUITE 317
NORTH MIAMI, FL. 33161

The mailing address of the corporation is:

1065 NE 125 STREET
SUITE 317
NORTH MIAMI, FL. 33161

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:

PETER KORAKAKOS
1065 NE 125 STREET
SUITE 317
NORTH MIAMI, FL. 33161

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

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Registered Agent Signature: PETER KORAKAKOS

Article VI

The name and address of the incorporator is:

PETER KORAKAKOS
1065 NE 125 STREET
SUITE 317
NORTH MIAMI, FL 33161

Incorporator Signature: PETER KORAKAKOS

Article VII

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

Title: P
JULIO F FABREGAT
1065 NE 125 STREET, SUITE 317
NORTH MIAMI, FL. 33161

Title: VP
PETER KORAKAKOS
1065 NE 125 STREET, SUITE 317
NORTH MIAMI, FL. 33161