

**Electronic Articles of Incorporation
For**

P04000152199
FILED
November 05, 2004
Sec. Of State
jshivers

XCEL MORTGAGE, 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:

XCEL MORTGAGE, INC.

Article II

The principal place of business address:

291 SUNNY ISLES BLVD.
SUNNY ISLES BEACH, FL. US 33160

The mailing address of the corporation is:

291 SUNNY ISLES BLVD.
SUNNY ISLES BEACH, FL. US 33160

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:

1000

Article V

The name and Florida street address of the registered agent is:

DUANE BERKEY
291 SUNNY ISLES BLVD.
SUNNY ISLES BEACH, FL. 33160

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

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Registered Agent Signature: DUANE BERKEY

Article VI

The name and address of the incorporator is:

STEPHEN C. ENRIQUEZ
ONE SE THIRD AVENUE
SUITE 1440
MIAMI, FL 33131

Incorporator Signature: STEPHEN C. ENRIQUEZ

Article VII

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

Title: P
DUANE BERKEY
291 SUNNY ISLES BLVD.
SUNNY ISLES BEACH, FL. 33160 US