

**Electronic Articles of Incorporation
For**

P04000154154
FILED
November 10, 2004
Sec. Of State
nculligan

JOHN LUVERA, P.A.

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:

JOHN LUVERA, P.A.

Article II

The principal place of business address:

10043 COLONIAL COUNTRY CLUB BLVD.
FORT MYERS, FL. US 33913

The mailing address of the corporation is:

10043 COLONIAL COUNTRY CLUB BLVD.
FORT MYERS, FL. US 33913

Article III

The purpose for which this corporation is organized is:

MORTGAGE LOAN SERVICES

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:

SOUTHWEST PROFESSIONAL SERVICES OF S FL IN
13571 MCGREGOR BLVD #22
FORT MYERS, FL. 33919

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

P04000154154
FILED
November 10, 2004
Sec. Of State
nculligan

Registered Agent Signature: MITCHELL STOVING, PRES

Article VI

The name and address of the incorporator is:

SOUTHWEST PROFESSIONAL SERVICES OF S FL INC.
13571 MCGREGOR BLVD #22

FORT MYERS FL 33919

Incorporator Signature: MITCHELL STOVING, PRES

Article VII

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

Title: P
JOHN LUVERA
10043 COLONIAL COUNTRY CLUB BLVD
FORT MYERS, FL. 33913 US

Article VIII

The effective date for this corporation shall be:

11/09/2004