Electronic Articles of Incorporation For

P04000155370 FILED November 15, 2004 Sec. Of State jshivers

MORTGAGE ASSOCIATES GROUP, 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:

MORTGAGE ASSOCIATES GROUP, INC.

Article II

The principal place of business address:

19055 SW 25 CT MIRAMAR, FL. US 33029

The mailing address of the corporation is:

19055 SW 25 CT MIRAMAR, FL. US 33029

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:

PATRICIA YANES 19055 SW 25 CT MIRAMAR, FL. 33029 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: PATRICIA YANES

Article VI

The name and address of the incorporator is:

PATRICIA YANES 19055 SW 25 CT MIRAMAR FL 33029

Incorporator Signature: PATRICIA YANES

Article VII

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

Title: P PATRICIA YANES 19055 SW 25 CT MIRAMAR, FL. 33029 US

Title: VP GRIZEL OLIVER 16543 SW 66TH ST MIAMI, FL. 33193 US

Article VIII

The effective date for this corporation shall be:

11/10/2004

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