

**Electronic Articles of Incorporation  
For**

P04000166631  
FILED  
December 13, 2004  
Sec. Of State  
cblalock

EM MORTGAGE & SERVICES, 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:

EM MORTGAGE & SERVICES, INC.

**Article II**

The principal place of business address:

925 NE 146 STREET  
MIAMI, FL. 33161

The mailing address of the corporation is:

925 NE 146 STREET  
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:

ELIE MACIUS  
354 NW 80 STREET  
MIAMI, FL. 33150

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

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Registered Agent Signature: ELIE MACIUS

### **Article VI**

The name and address of the incorporator is:

ELIE MACIUS  
354 NW 80 STREET  
MIAMI FLORIDA 33150

Incorporator Signature: ELIE MACIUS

### **Article VII**

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

Title: P  
ELIE MACIUS  
354 NW 80 STREET  
MIAMI, FL. 33150

Title: VP  
NELSON SIMEON  
367 NW 153 STREET  
MIAMI, FL. 33169

Title: P  
MACIUS MARIE  
354 NW 80 ST  
MIAMI, FL. 33150

### **Article VIII**

The effective date for this corporation shall be:

12/08/2004