

**Electronic Articles of Incorporation
For**

P04000167565
FILED
December 14, 2004
Sec. Of State
jshivers

J & M MORTGAGE SERVICES OF MIAMI CORP.

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:

J & M MORTGAGE SERVICES OF MIAMI CORP.

Article II

The principal place of business address:

1150 NW 72 AVE
310
MIAMI, FL. 33126

The mailing address of the corporation is:

1150 NW 72 AVE
310
MIAMI, FL. 33126

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:

500

Article V

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

JOSE MARTINEZ
1150 NW 72 AVE SUITE
310
MIAMI, FL. 33126

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

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Registered Agent Signature: JOSE MARTINEZ

Article VI

The name and address of the incorporator is:

JOSE MARTINEZ
1150 NW 72 AVE SUITE 310
MIAMI, FL 33126

Incorporator Signature: JOSE MARTINEZ

Article VII

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

Title: P
JOSE MARTINEZ
1150 NW 72 AVE SUITE 310
MIAMI, FL. 33126

Title: VP S
MARIE SALVADOR
1150 NW 72 AVE SUITE 310
MIAMI, FL. 33126

Article VIII

The effective date for this corporation shall be:

12/11/2004