

**Electronic Articles of Incorporation
For**

P05000002806
FILED
January 06, 2005
Sec. Of State
dwhite

MORTGAGE EXPERTS FINANCIAL CENTER, 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 EXPERTS FINANCIAL CENTER, INC.

Article II

The principal place of business address:

1949 SE S BUTTONWOOD DRIVE
PORT SAINT LUCIE, FL. US 34952

The mailing address of the corporation is:

1949 SE S BUTTONWOOD DRIVE
PORT SAINT LUCIE, FL. US 34952

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:

NELGICA D GUZMAN
1949 SE S BUTTONWOOD DRIVE
PORT SAINT LUCIE, FL. 34952

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

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Registered Agent Signature: NELGICA GUZMAN

Article VI

The name and address of the incorporator is:

NELGICA GUZMAN
1949 SE SOUTH BUTTONWOOD DRIVE
PORT SAINT LUCIE, FL 34952

Incorporator Signature: NELGICA GUZMAN

Article VII

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

Title: P
NADER M REDWAN
1949 SE SOUTH BUTTONWOOD DRIVE
PORT SAINT LUCIE, FL. 34952 US

Title: VP
KELLY PHELAN
1022 SOUTH 7TH STREET
FT. PIERCE, FL. 34950 US

Title: VP
NELGICA D GUZMAN
1949 SE S BUTTONWOOD DRIVE
PORT SAINT LUCIE, FL. 34952 US

Article VIII

The effective date for this corporation shall be:

01/06/2005