Electronic Articles of Incorporation For

P05000009962 FILED January 20, 2005 Sec. Of State

ROYAL PALM ENT. MORTGAGE 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:

ROYAL PALM ENT. MORTGAGE GROUP INC..

Article II

The principal place of business address:

12260 SW 8TH STREET SUITE 116 MIAMI, FL. 33184

The mailing address of the corporation is:

12260 SW 8TH STREET SUITE 116 MIAMI, FL. 33184

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:

ANA L SAINZ 12755 SW 25 TERR MIAMI, FL. 33175 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ANA L. SAINZ

Article VI

The name and address of the incorporator is:

MRS. ANA L. SAINZ 12755 SW 25 TERR

MIAMI, FLORIDA 33175

Incorporator Signature: ANA L. SAINZ

Article VII

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

Title: PS ANA L SAINZ 12755 SW 25 TERR MIAMI, FL. 33175

Title: V ROYAL PALM ENTERPRISES INC 12260 SW 8 STREET-SUITE 116 MIAMI, FL. 33184

Article VIII

The effective date for this corporation shall be:

02/01/2005