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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

EQUITY TRUST FINANCIAL SERVICES, INC.

Certificate of Status	0
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**ARTICLES OF INCORPORATION
EQUITY TRUST FINANCIAL SERVICES, INC.**

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation:

ARTICLE I - NAME

The name of the Corporation shall be: **EQUITY TRUST FINANCIAL SERVICES, INC.**

ARTICLE - II

The Corporation shall have perpetual existence.

ARTICLE - III

The general purpose of the business to be transacted by this Corporation is:

- A. Transacting any or all-lawful business for which corporations may be incorporated under Florida Statutes.
- B. To engage in the service of loans processing of real estate properties. To act as a mortgage broker, agent or correspondent lender for commercial and residential real estate properties.
- C. To invest the funds of this corporation in real estate, mortgages, stocks, bonds or any other type of investment, and to own real and personal property necessary for the accomplishment of the corporation purposes.
- D. To do all and everything necessary and proper for the accomplishment of any of the purposes or the attaining of any of the objectives or the furthermore of any of the purposes enumerated in these Articles of Incorporation or any amendment hereof necessary and incidental to the protection and benefit of the corporation, and, in general, either alone or in association with other corporations, firms, or individuals, to carry on any lawful manner, pursuit necessary or incidental to the accomplishment of the purposes or objects of this corporation.
- E. The foregoing paragraphs shall be construed as enumerating both objects and purposes of this corporation and it is hereby expressly provided that the foregoing enumeration of specific purposes shall not be held to limit or restrict in any manner the purposes of this corporation otherwise permitted by law.

ARTICLE - IV - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

9705 Bennington Chase Drive
Orlando, FL 32829

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ARTICLE - V - CAPITAL STOCK

This corporation is authorized to have 10,000 shares of \$1.00 par value common stock, which shall be designated common shares.

ARTICLE - VI - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Nancy Z. Gonzales
9705 Bennington Chase Drive
Orlando, FL 32829

The registered agent of the corporation may be changed at anytime without an amendment of these Articles.

ARTICLE - VII - INCORPORATORS

The name and street address of the incorporator to these Articles of Incorporation is:

Nancy Z. Gonzales
9705 Bennington Chase Drive
Orlando, FL 32829

ARTICLE - VIII - DIRECTORS

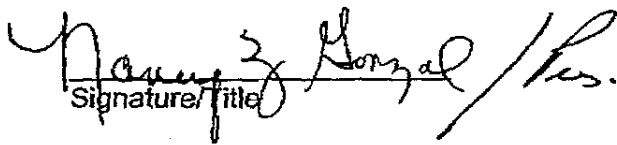
A Board of one or more Directors shall manage the business and affairs of the corporation. The number and composition of which the Board of Directors shall from time to time establish Board. The initial Board of Directors is composed of only one director, Ms. Nancy Z. Gonzales.

These Articles of Incorporation may be amended in the manner provided by the laws of the State of Florida. Every amendment shall be approved by the Board of Directors, and stockholders, and approved at a stockholders' meeting by a majority of the stockholders entitled to vote thereon, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that the Articles of Incorporation be amended.

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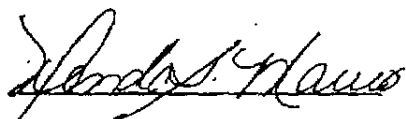
IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seals, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 8th day of December 2004.


Signature/Title

STATE OF FLORIDA
COUNTY OF ORANGE

BEFORE ME, the undersigned authority, this day personally appeared Ms. Nancy Z. Gonzales who resides in Orlando, FL., and acknowledged that she executed the foregoing Articles of Incorporation.

WITNESS my hand and official seal this 8th day of December 2004.



Notary Public - State of Florida
COMM. #

My commission expires:



Wanda S. Marrero
My Commission 00746021
Expires September 03, 2007

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CERTIFICATE OF DESIGNATION REGISTERED AGENT AND REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is: EQUITY TRUST FINANCIAL SERVICES, INC.
2. The name and address of the registered agent and office is:

Nancy Z. Gonzales
9705 Bennington Chase Drive
Orlando, FL 32829

Nancy Z. Gonzales
(CORPORATE OFFICER)

TITLE Pres.

DATE 1/10/05

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HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE

Nancy Z. Gonzales
(RESIDENT AGENT)

DATE

1/10/05

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