

**Electronic Articles of Incorporation
For**

P05000014839
FILED
January 28, 2005
Sec. Of State
nculligan

EM FINANCIAL & MARKETING SERVICES 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:

EM FINANCIAL & MARKETING SERVICES CORP

Article II

The principal place of business address:

1756 N BAYSHORE DRIVE
SUITE 35E
MIAMI, FL. US 33132

The mailing address of the corporation is:

EM FINANCIAL C/O QB ACCOUNTING
4471 NW 36TH STREET SUITE 251
MIAMI, . US 33166

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS RELATED TO MORTGAGE LOANS
PROCESSING SERVICES.

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:

ERICK MARTINEZ
1756 N BAYSHORE DRIVE
SUITE 35E
MIAMI, FL. 33132

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

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Registered Agent Signature: ERICK MARTINEZ

Article VI

The name and address of the incorporator is:

ERICK MARTINEZ
1756 N BAYSHORE DRIVE
SUITE 35E
MIAMI, FL 33132

Incorporator Signature: ERICK MARTINEZ

Article VII

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

Title: PRES
ERICK MARTINEZ
1756 N BAYSHORE DRIVE SUITE 35E
MIAMI, FL. 33132 US

Article VIII

The effective date for this corporation shall be:

01/24/2005