

**Electronic Articles of Incorporation
For**

P05000020274
FILED
February 08, 2005
Sec. Of State
jshivers

FLORIDA MORTGAGE ACADEMY, 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:

FLORIDA MORTGAGE ACADEMY, INC.

Article II

The principal place of business address:

11251 S. ORANGE BLOSSOM TRAIL
101
ORLANDO, FL. US 32837

The mailing address of the corporation is:

11251 S. ORANGE BLOSSOM TRAIL
101
ORLANDO, FL. US 32837

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:

MARTHA ESTRADA
11251 S. ORANGE BLOSSOM TRAIL
SUITE 101
ORLANDO, FL. 32837

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

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Registered Agent Signature: MARTHA ESTRADA

Article VI

The name and address of the incorporator is:

EVA JACQUELINE ESPINOSA
P.O.BOX 770310
ORLANDO, FLORIDA

Incorporator Signature: EVA JACQUELINE ESPINOSA

Article VII

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

Title: P, S
EVA J ESPINOSA
P.O. BOX 770310
ORLANDO, FL. 32837 US

Title: VP,D
JORGE E ESPINOSA
P.O. BOX 770310
ORLANDO, FL. 32837 US

Article VIII

The effective date for this corporation shall be:

02/03/2005