

**Electronic Articles of Incorporation
For**

P05000027467
FILED
February 21, 2005
Sec. Of State
clewis

CITYONE MORTGAGE NOVAS 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:

CITYONE MORTGAGE NOVAS GROUP INC

Article II

The principal place of business address:

7500 NW 25 STREET
SUITE 200
MIAMI, FL. 33122

The mailing address of the corporation is:

7500 NW 25 STREET
SUITE 200
MIAMI, FL. 33122

Article III

The purpose for which this corporation is organized is:

MORTGAGE LENDING AND REAL ESTATE

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

ELVIA Z NAVAS
611 EBNTON DR
MELBOURNE, FL. 32901

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

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Registered Agent Signature: ELVIA ZELENNA NAVAS

Article VI

The name and address of the incorporator is:

LUIS FERNANDO CHAPARRO
9740 NW 47 TERRACE MIAMI FL 33178

Incorporator Signature: LUIS FERNANDO CHAPARRO

Article VII

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

Title: P
ELVIA Z NAVAS
7500 NW 25 STREET SUITE 200
MIAMI, FL. 33122

Title: VP
ERNESTO NODA
7500 NW 25 STREET SUITE 200
MIAMI, FL. 33122

Article VIII

The effective date for this corporation shall be:

02/21/2005