

**Electronic Articles of Incorporation
For**

P05000028811
FILED
February 24, 2005
Sec. Of State
vingram

ICM MORTGAGE, 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:

ICM MORTGAGE, INC.

Article II

The principal place of business address:

2657 NE 26TH AVENUE
FT. LAUDERDALE, FL. US 33306

The mailing address of the corporation is:

2657 NE 26TH AVENUE
FT. LAUDERDALE, FL. US 33306

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:

1

Article V

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

INGER M GARCIA
3389 SHERIDAN STREET
#546
FT. LAUDERDALE, FL. 33021

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

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Registered Agent Signature: /INGER GARCIA/

Article VI

The name and address of the incorporator is:

RAYMOND MOATZ
2657 NE 26TH AVENUE
FT. LAUDEDALE, FL 33306

Incorporator Signature: /RAYMOND MOATZ/

Article VII

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

Title: P
RAYMOND L MOATZ
2657 NE 26TH AVENUE
FT. LAUDERDALE, FL. 33306 US

Article VIII

The effective date for this corporation shall be:

02/22/2005