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Florida Department of State
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FLORIDA PROFIT CORPORATION OR P.A.

ocean view real estate and mortgage university, inc.

Certificate of Status	0
Certified Copy	1
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ARTICLES OF INCORPORATION

ARTICLE I
CORPORATE NAME

OCEAN VIEW REAL ESTATE AND MORTGAGE UNIVERSITY, INC.

ARTICLE II
BUSINESS ADDRESS OF CORPORATION
(PRINCIPAL PLACE OF BUSINESS AND MAILING ADDRESS)

11900 BISCAYNE BLVD., SUITE 200, NORTH MIAMI, FL 33181

ARTICLE III
REGISTERED AGENT

YOLANDA CONCEPCION, ESQUIRE

ARTICLE IV
REGISTERED AGENT OFFICE

11900 BISCAYNE BLVD., SUITE 264, NORTH MIAMI, FL 33181

ARTICLE V
FOR PROFIT/NOT FOR PROFIT

FOR PROFIT

ARTICLE VI
NUMBER OF SHARES OF CORPORATE STOCK

ONE (100) SHARES

ARTICLE VII
CORPORATE PURPOSE

TO ENGAGE IN THE BUSINESS OF REAL ESTATE AND MORTGAGE DEVELOPMENT AND EDUCATION, AS WELL AS THE DOING OF ANY OTHER WORK AND BUSINESS INCIDENTAL TO OR CONNECTED TO SUCH WORK.

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THE FOREGOING PURPOSES SHALL BE INTERPRETED SOLELY AS AN EXAMPLE OF AND NOT A LIMITATION TO THE CORPORATE PURPOSE. NOTHING HEREIN SHALL BE INTERPRETED AS PROHIBITING THE CORPORATION FROM ENGAGING IN ANY LEGAL/LAWFUL ACT OR ACTIVITY FOR WHICH A CORPORATION MAY BE ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA.

ARTICLE VIII
FISCAL YEAR

THE FISCAL YEAR WILL BE FROM JANUARY 1 TO DECEMBER 31
OF EACH AND EVERY YEAR

ARTICLE IX
NUMBER OF INITIAL BOARD OF DIRECTORS

ONE (1)

ARTICLE X
INITIAL BOARD OF DIRECTORS, NAME(S) AND ADDRESS(ES)

YOLANDA CONCEPCION-DIAZ
11900 BISCAYNE BLVD., SUITE 200, NORTH MIAMI, FL 33181

ARTICLE XI
INITIAL CORPORATE OFFICERS

PRESIDENT: YOLANDA CONCEPCION-DIAZ
11900 BISCAYNE BLVD., SUITE 200, NORTH MIAMI, FL 33181

TREASURER: YOLANDA CONCEPCION-DIAZ
11900 BISCAYNE BLVD., SUITE 200, NORTH MIAMI, FL 33181

SECRETARY: YOLANDA CONCEPCION-DIAZ
11900 BISCAYNE BLVD., SUITE 200, NORTH MIAMI, FL 33181

ARTICLE XII
INCORPORATOR

YOLANDA CONCEPCION-DIAZ
11900 BISCAYNE BLVD., SUITE 200, NORTH MIAMI, FL 33181

IN MARYLAND

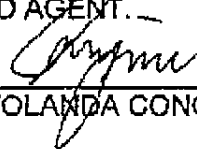
ARTICLE XIII
DURATION

SHALL BE OF PERPETUAL DURATION

ARTICLE XIV
REGISTERED AGENT/INCORPORATOR SIGNATURES

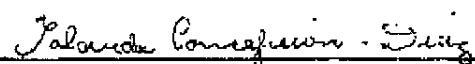
HAVING BEEN NAMED REGISTERED AGENT, I AGREE TO ACCEPT SERVICE OF PROCESS FOR OCEAN VIEW REAL ESTATE AND MORTGAGE UNIVERSITY, INC., AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS AND RESPONSIBILITIES OF MY POSITION AS REGISTERED AGENT.

February 25, 2005


YOLANDA CONCEPCION, ESQUIRE

I ACCEPT THE DESIGNATION OF INCORPORATOR OF
OCEAN VIEW REAL ESTATE AND MORTGAGE UNIVERSITY, INC.

February 25, 2005


PRESIDENT: YOLANDA CONCEPCION-DIAZ

Prepared by:

Yolanda M. Concepcion, Esquire (FL Bar No.: 159867)
Law Offices of Yolanda M. Concepcion
11900 Biscayne Blvd., Suite 264, North Miami, FL 33181
Phone: 305-981-2121 / Fax: 305-981-2128

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