Electronic Articles of Incorporation For

P05000034590 FILED March 07, 2005 Sec. Of State jshivers

Y & M MORTGAGE 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: Y & M MORTGAGE CORP

Article II

The principal place of business address:

6710 CUSTER STREET HOLLYWOOD, FL. US 33024

The mailing address of the corporation is:

6710 CUSTER STREET HOLLYWOOD, FL. US 33024

Article III

The purpose for which this corporation is organized is: INITIATE MORTGAGE LOANS.

Article IV

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

Article V

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

YVORY DORVAL P 6710 CUSTER STREET HOLLYWOOD, FL. 33024 I certify that I am familiar with and accept the responsibilities of registered agent.

P05000034590 FILED March 07, 2005 Sec. Of State jshivers

Registered Agent Signature: YVORY DORVAL

Article VI

The name and address of the incorporator is:

MARGARETTE DORVAL 6710 CUSTER STREET HOLLYWOOD, FL 33024

Incorporator Signature: MARGARETTE DORVAL

Article VII

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

Title: P YVORY DORVAL 6710 CUSTER STREET HOLLYWOOD, FL. 33024

Title: VP MARGARETTE DORVAL 6710 CUSTER STREET HOLLYWOOD, FL. 33024

Article VIII

The effective date for this corporation shall be:

03/07/2005