

**Electronic Articles of Incorporation
For**

P05000035984
FILED
March 10, 2005
Sec. Of State
rvarnadore

REALTY & MORTGAGE BANKERS, 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:

REALTY & MORTGAGE BANKERS, CORP

Article II

The principal place of business address:

10605 S.W. 73RD TERRACE
MIAMI, FL. US 33173

The mailing address of the corporation is:

10605 S.W. 73RD TERRACE
MIAMI, FL. US 33173

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:

PABLO A LOPEZ
10605 S.W. 73RD TERRACE
MIAMI, FL. 33173

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

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Registered Agent Signature: PABLO A. LOPEZ

Article VI

The name and address of the incorporator is:

PABLO A. LOPEZ
10605 S.W. 73RD TERRACE
MIAMI, FL 33173

Incorporator Signature: PABLO A. LOPEZ

Article VII

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

Title: P
PABLO A LOPEZ
10605 S.W. 73RD TERRACE
MIAMI, FL. 33173

Title: VP
IRMA C GOMEZ
11815 S.W. 91ST TERRACE
MIAMI, FL. 33186

Title: S
EDUARDO LOPEZ
10605 S.W. 73RD TERRACE
MIAMI, FL. 33173

Title: T
MARIA C LOPEZ
10605 S.W. 73RD TERRACE
MIAMI, FL. 33173



OFFICE OF FINANCIAL REGULATION

DON B. SAXON
COMMISSIONER

FINANCIAL SERVICES
COMMISSION

JEB BUSH
GOVERNOR

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

CHARLIE CRIST
ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

March 4, 2005

Mr. Pablo A. Lopez
10605 SW 73rd Terrace
Miami, Florida 33173

FO 5000035984
200047411282

Dear Mr. Lopez:

Re: Realty & Mortgage Bankers, Corp.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company.

The Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

A handwritten signature in black ink that reads "Linda B. Charity".

Linda B. Charity
Director
Division of Financial Institutions

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings,
Division of Corporations, Secretary of State's Office

William T. Sims, Bureau of Finance Regulation