

**Electronic Articles of Incorporation
For**

P05000037184
FILED
March 10, 2005
Sec. Of State
clewis

LOW RATES 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:

LOW RATES MORTGAGE INC.

Article II

The principal place of business address:

1700 WELLS ROAD
11
ORANGE PARK, FL. 32073

The mailing address of the corporation is:

1700 WELLS ROAD
11
ORANGE PARK, FL. 32073

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:

1000

Article V

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

GEORGE MATEO
748 TIMBERMILL LANE
ORANGE PARK, FL. 32065

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

P05000037184
FILED
March 10, 2005
Sec. Of State
clewis

Registered Agent Signature: GEORGE MATEO

Article VI

The name and address of the incorporator is:

GEORGE MATEO
748 TIMBERMILL LANE
ORANGE PARK, FL 32073

Incorporator Signature: GEORGE MATEO

Article VII

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

Title: P
GEORGE MATEO
748 TIMBERMILL LANE
ORANGE PARK, FL. 32073

Article VIII

The effective date for this corporation shall be:

03/10/2005