

**Electronic Articles of Incorporation
For**

P05000045172
FILED
March 25, 2005
Sec. Of State
wcunningham

E-MORTGAGE LENDERS, 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:

E-MORTGAGE LENDERS, INC.

Article II

The principal place of business address:

8641 SW 46TH ST.
MIAMI, FL. 33155

The mailing address of the corporation is:

8641 SW 46TH ST.
MIAMI, FL. 33155

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:

BELKYS LOPEZ-MATEO
8641 SW 46TH ST.
MIAMI, FL. 33155

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

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Registered Agent Signature: BELKYS LOPEZ-MATEO

Article VI

The name and address of the incorporator is:

BELKYS LOPEZ-MATEO
8641 SW 46TH ST.
MIAMI, FL. 33155

Incorporator Signature: BELKYS LOPEZ-MATEO

Article VII

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

Title: P
BELKYS LOPEZ-MATEO
8641 SW 46TH ST.
MIAMI, FL. 33155

Title: D
BELKYS LOPEZ-MATEO
8641 SW 46 ST.
MIAMI, FL. 33155

Article VIII

The effective date for this corporation shall be:

04/01/2005