

**Electronic Articles of Incorporation
For**

P05000061571
FILED
April 27, 2005
Sec. Of State
jshivers

N & M MORTGAGES, 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:

N & M MORTGAGES, INC.

Article II

The principal place of business address:

11939 WHISPER CREEK DRIVE
RIVERVIEW, FL. US 33569

The mailing address of the corporation is:

11939 WHISPER CREEK DRIVE
RIVERVIEW, FL. US 33569

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:

NEETA N TULSIE
11939 WHISPER CREEK DRIVE
RIVERVIEW, FL. 33572

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

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Registered Agent Signature: NEETA N. TULSIE

Article VI

The name and address of the incorporator is:

NEETA N. TULSIE
11939 WHISPER CREEK DRIVE
RIVERVIEW, FL 33572

Incorporator Signature: NEETA N. TULSIE

Article VII

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

Title: P, S
NEETA N TULSIE
11939 WHISPER CREEK DRIVE
RIVERVIEW, FL. 33572 US

Title: VP
MITCHELL F AKALU
11939 WHISPER CREEK DRIVE
RIVERVIEW, FL. 33572 US

Article VIII

The effective date for this corporation shall be:

04/21/2005