

**Electronic Articles of Incorporation
For**

P05000063404
FILED
April 29, 2005
Sec. Of State
jshivers

EXPRESS EQUITY 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:

EXPRESS EQUITY MORTGAGE INC.

Article II

The principal place of business address:

17991 SW 27TH STREET
MIRAMAR, FL. 330529

The mailing address of the corporation is:

17991 SW 27TH STREET
MIRAMAR, FL. 330529

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:

1,000

Article V

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

SHAWN V ASHLEY
17991 SW 27TH STREET
MIRAMAR, FL. 33029

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

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Registered Agent Signature: SHAWN V ASHLEY

Article VI

The name and address of the incorporator is:

SHAWN V ASHLEY
17991 SW 27TH STREET
MIRAMAR, FL 33029

Incorporator Signature: SHAWN V ASHLEY

Article VII

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

Title: P
SHAWN V ASHLEY
17991 SW 27TH STREET
MIRAMAR, FL. 33029

Title: VP
EUGENIA ASHLEY
17991 SW 27TH STREET
MIRAMAR, FL. 33029

Article VIII

The effective date for this corporation shall be:

04/29/2005