Electronic Articles of Incorporation For

P05000065754 FILED May 04, 2005 Sec. Of State thampton

K & G EXPRESS MORTGAGE 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:

K & G EXPRESS MORTGAGE CORP

Article II

The principal place of business address:

13236 SW 54 COURT MIRAMAR, FL. 33027

The mailing address of the corporation is:

13236 SW 54 COURT MIRAMAR, FL. 33027

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:

AURORA GRANADOS 13236 SW 54 COURT MIRAMAR, FL. 33027 I certify that I am familiar with and accept the responsibilities of registered agent.

P05000065754 FILED May 04, 2005 Sec. Of State thampton

Registered Agent Signature: AURORA GRANADOS

Article VI

The name and address of the incorporator is:

AURORA GRANADOS 13236 SW 54 COURT MIRAMAR, FLORIDA 33027

Incorporator Signature: AURORA GRANADOS

Article VII

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

Title: P/D AURORA VALDIVIA 13236 SW 54 COURT MIRAMAR, FL. 33027

Title: VP/D MYOUNGHO KIM 13236 SW 54 COURT MIRAMAR, FL. 33027

Article VIII

The effective date for this corporation shall be:

05/01/2005