

**Electronic Articles of Incorporation
For**

P05000068125
FILED
May 10, 2005
Sec. Of State
bmcknight

H&D 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:

H&D MORTGAGE, CORP.

Article II

The principal place of business address:

1645 NW 129 STREET
NORTH MIAMI, FL. 33167

The mailing address of the corporation is:

1645 NW 129 STREET
NORTH MIAMI, FL. 33167

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:

25,000,000

Article V

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

ANN S DORVIL MISS
1645 NW 129 STREET
NORTH MIAMI, FL. 33167

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

P05000068125
FILED
May 10, 2005
Sec. Of State
bmcknight

Registered Agent Signature: ANN S. DORVIL

Article VI

The name and address of the incorporator is:

LYNN K. DORVIL
1645 NW 129 STREET
NORTH MIAMI, FL 33167

Incorporator Signature: LYNN K. DORVIL

Article VII

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

Title: P
JOSEPH G DORVIL MR.
1645 NW 129 STREET
NORTH MIAMI, FL. 33167

Title: VP
LYNN K DORVIL MISS
1645 NW 129 STREET
NORTH MIAMI, FL. 33167

Title: D
ANN S DORVIL MISS
1645 NW 129 STREET
NORTH MIAMI, FL. 33167

Title: S
DANN R DORVIL MS
1645 NW 129 STREET
NORTH MIAMI, FL. 33167

Title: T
JOSEPH G DORVIL MR
1645 NW 129 STREET
NORTH MIAMI, FL. 33167

Article VIII

The effective date for this corporation shall be:

05/05/2005