Electronic Articles of Incorporation For

P05000068933 FILED May 11, 2005 Sec. Of State nculligan

ATRIUM MORTGAGE AND LENDING GROUP 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:

ATRIUM MORTGAGE AND LENDING GROUP CORP

Article II

The principal place of business address:

7736 NW 25TH STREET MARGATE, FL. 33063

The mailing address of the corporation is:

7736 NW 25TH STREET MARGATE, FL. 33063

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:

EXPRESS ACCOUNTING AND INCOME TAX SERVICES
760 W. SAMPLE ROAD
10
POMPANO BEACH, FL. 33064

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

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Registered Agent Signature: ANIBAL QUINTAO

Article VI

The name and address of the incorporator is:

EXPRESS ACCOUNTING AND INCOME TAX SERVICES, CORP 760 W. SAMPLE ROAD #10 POMPANO BEACH, FL 33064

Incorporator Signature: ANIBAL QUINTAO

Article VII

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

Title: P RAQUEL L PEREIRA 7736 NW 25TH STREET MARGATE, FL. 33063

Title: VP LEIDMAR C LOPES 7736 NW 25TH STREET MARGATE, FL. 33063

Article VIII

The effective date for this corporation shall be:

05/10/2005