

**Electronic Articles of Incorporation
For**

P05000071095
FILED
May 16, 2005
Sec. Of State
thampton

EXPRESSO MORTGAGE GROUP 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:

EXPRESSO MORTGAGE GROUP INC

Article II

The principal place of business address:

2476 SW 8 STREET
MIAMI, FL. 33135

The mailing address of the corporation is:

2476 SW 8 STREET
MIAMI, FL. 33135

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:

1000

Article V

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

ULISES A GONZALEZ
2476 SW 8 STREET
MIAMI, FL. 33135

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

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Registered Agent Signature: ULISES A. GONZALEZ

Article VI

The name and address of the incorporator is:

ULISES GONZALEZ
2476 SW 8 STREET
MIAMI
FLORIDA 33135

Incorporator Signature: ULISES A. GONZALEZ

Article VII

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

Title: P
YAYSI Z PADRON
2476 SW 8 STREET
MIAMI, FL. 33135

Title: VP
ULISES A GONZALEZ
2476 SW 8 STREET
MIAMI, FL. 33135

Title: SEC
EDGAR DAMAS
2476 SW 8 STREET
MIAMI, FL. 33135

Title: TREA
JAZMIN OLIVERA
2476 SW 8 STREET
MIAMI, FL. 33135

Article VIII

The effective date for this corporation shall be:

05/13/2005