Electronic Articles of Incorporation For

P05000071112 FILED May 16, 2005 Sec. Of State dwhite

CLEAR TO CLOSE 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: CLEAR TO CLOSE MORTGAGE, INC.

Article II

The principal place of business address: 6360 W OAKLAND PARK BLVD LAUDERHILL, FL. 33313

The mailing address of the corporation is:

6360 W OAKLAND PARK BLVD LAUDERHILL, FL. 33313

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:

EMILE N DUNKLEY 13677 88TH PLACE N WEST PALM BCH, FL. 33412 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: EMILE DUNKLEY

Article VI

The name and address of the incorporator is:

EMILE DUNLKEY 13677 88TH PLACE N WEST PALM BCH FL 33412

Incorporator Signature: EMILE DUNKLEY

Article VII

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

Title: PRES EMILE N DUNKLEY 6360 W OAKLAND PARK BLVD SUNRISE, FL. 33313

Title: V.P EMILE N DUNKLEY 6360 W OAKLAND PARK BLVD SUNRISE, FL. 33313

Article VIII

The effective date for this corporation shall be: 05/18/2005