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FLORIDA PROFIT CORPORATION OR P.A.

Paul Filipovich, P.A.

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SECRETARY OF STATE FALLAHASSET, FLORIDA

ARTICLES OF INCORPORATION OF Paul Filipovich, P.A.

The undersigned, being a dully licensed mortgage broker in the state of Florida, for the purpose of forming a professional corporation under Chapter 607 of the Florida Statutes, and Chapter 621 of the Florida Statutes, being the professional Service Corporation Act, hereby adopts the following Article of Incorporation.

ARTICLE I. NAME

The name of the corporation shall be:

Paul Filipovich, P.A.

The principal place of business of this corporation shall be:

1605 Linton Lakes Drive Suite #E Delray Beach, FL 33445

ARTICLE U. NATURE OF BUSINESS

The sole specific purpose for which this corporation is organized is to practice the profession of mortgage broker, provided, however, that this Article shall not be constructed so as to limit the provisions of Section 621.08, Florida Statutes 1987.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having \$1.00 par value per share.

Prepared by: Gutta, Koutoulas & Associates, C.P.A.s, L.L.C 8211 W. Broward Blvd., Suite 350 Plantation, Florida 33324 Phone: (954) 452-8813 Fax: (954) 452-8359

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ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be:

1605 Linton Lakes Drive Suite #E Delray Beach, FL 33445

The name of the initial registered agent of the corporation at that address is:

Paul Filipovich

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. PREEMPTIVE RIGHTS

Every shareholder upon the sale for cash or any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof at the price at which it is offered to others.

ARTICLE VII. OFFICERS AND DIRECTORS

This corporation shall have one officer/director, initially. The name and street address of the initial officer(/director who shall hold office for the first year of the corporation and every year thereafter until their successors are elected or appointed is:

> Paul Filipovich - President 1605 Linton Lakes Drive Suite #E Delray Beach, FL 33445

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ARTICLE VIII. SUBSCRIBER

The name and street address of the subscriber to these articles of incorporation is:

Paul Filipovich – President 1605 Linton Lakes Drive Suite #E Delray Beach, FL 33445

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this 17th day of May, 2005.

Paul Filipovích - Subscriber

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

Paul Filipovich - Registered Agent

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