Electronic Articles of Incorporation For

P05000078149 FILED May 31, 2005 Sec. Of State Ipoole

L&J FLORIDA MORTGAGE& INVESTMENT 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:

L&J FLORIDA MORTGAGE& INVESTMENT INC.

Article II

The principal place of business address:

455 N.E. 142 STREET N. MIAMI, FL. 33161

The mailing address of the corporation is:

455 N.E. 142 STREET N. MIAMI, FL. 33161

Article III

The purpose for which this corporation is organized is: MORTGAGE

Article IV

The number of shares the corporation is authorized to issue is:

4

Article V

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

JOREL GELIN 455 N.E 142 STREET N. MIAMI,FL, FL. 33161 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOREL GELIN

Article VI

The name and address of the incorporator is:

JOREL GELIN 455 N.E 142 STREET N. MIAMI FL, 33161

Incorporator Signature: JOREL GELIN

Article VII

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

Title: P JOREL GELIN 455 N.E. 142 STREET N.MIAMI, FL. 33161

Title: VP LAURETTE GELIN 455 N.E 142 STREET N .MIAMI, FL. 33161