

**Electronic Articles of Incorporation
For**

P05000099493
FILED
July 15, 2005
Sec. Of State
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RAV 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:

RAV MORTGAGE INC.

Article II

The principal place of business address:

7795 W. FLAGLER
42
MIAMI, FL. 33144

The mailing address of the corporation is:

1957 S.W. 16 AVE.
MIAMI, FL. 33145

Article III

The purpose for which this corporation is organized is:

MORTGAGE COMPANY

Article IV

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

1

Article V

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

OSCAR E RAVELO
1957 SW 16 AVE
MIAMI, FL, FL. 33145

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

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Registered Agent Signature: OSCAR RAVELO

Article VI

The name and address of the incorporator is:

OSCAR RAVELO
1957 S.W.16 AVE
MIAMI
FL, 33145

Incorporator Signature: OSCAR RAVELO

Article VII

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

Title: P
OSCAR E RAVELO
1957 SW 16 AV
MIAMI, FL. 33145

Article VIII

The effective date for this corporation shall be:

07/11/2005