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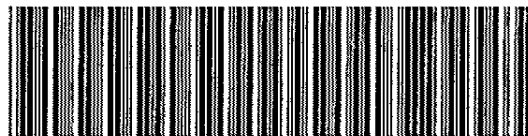
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DIVISION OF CORPORATIONS
05 JUL 20 PM 3:42

B. McKnight JUL 20 2005

THE SOTO LAW GROUP, P.A.

915 MIDDLE RIVER DRIVE
SUITE 304
FORT LAUDERDALE, FL 33304
(954) 567-1776, (954) 567-1778 facsimile
Website: www.sotolawgroup.com

Oscar E. Soto
Angela D. Soto
Alexander O. Soto
Felena R. Talbott
Kimberly A. Gessner
Gabriela C. Novo

July 7, 2005

Secretary of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

Re: Articles of Incorporation

Dear Sir/Madam,

Enclosed please find our firms check in the amount of \$78.75 for the Articles of Incorporation, designation of registered agent and for the filing of **Mortgage Commitment, Inc.**

If you have any questions, please let me know.

Respectfully yours,



Alexander O. Soto
For the firm

AOS/ec

ARTICLES OF INCORPORATION
OF
MORTGAGE COMMITMENT, INC.

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

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DIVISION OF CORPORATIONS
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ARTICLE I

The name of the corporation shall be **MORTGAGE COMMITMENT, INC.**

ARTICLE II

The corporation shall have the power to engage in any lawful activity for which corporations may be organized under the Florida Business Corporation Act.

ARTICLE III

The aggregate number of shares that the corporation shall have authority to issue and to have outstanding at any one time is 100 shares. All such shares shall be of a single class, designated as common.

ARTICLE IV

Each holder of common shares shall have one vote for each such share held of record on all matters submitted for shareholder approval. Except as otherwise specifically required by law, or except as specifically provided in these articles of incorporation, all other matters requiring shareholder approval shall require an affirmative vote of a majority of the shares voting thereon. The holders of the common shares shall have unlimited voting rights and the right to receive the net assets of the corporation upon its dissolution.

At each election of directors, no shareholder shall be entitled to cumulate his or her votes in voting for the election of directors.

ARTICLE V

No shareholder shall have the preferential or preemptive right to subscribe for or to purchase any shares of any class, any rights, warrants, or options with respect thereto, or any obligation convertible into or exchangeable for any such shares or other securities whether out of unissued shares or other securities or out of shares or other securities acquired by the corporation after the issue thereof, regardless of the consideration therefor.

ARTICLE VI

The corporation shall indemnify to the fullest extent permitted by the Florida Business Corporation Act any person who has been made, or is threatened to be made, a party to an action, suit, or proceeding, whether civil, criminal, administrative, investigative, or otherwise (including an action, suit or proceeding by or in the right of the corporation), by reason of the fact that the person is or was a director or officer of the corporation, or a fiduciary within the meaning of the Employee Retirement Income Security Act of 1974 with respect to an employee benefit plan of the corporation, or serves or served at the request of the corporation as a director, or as an officer, or as a fiduciary of an employee benefit plan, of another corporation, partnership, joint venture, trust or other enterprise. In addition, the corporation shall pay for or reimburse any expenses incurred by such persons who are parties to such proceedings, in advance of the final disposition of such proceedings, to the full extent permitted by the Florida Business Corporation Act.

ARTICLE VII

The Florida Control-Share Acquisition sections of the Florida Business Corporation Act (§§ 607.0901 through 607.0903) shall not be applicable to this corporation.

ARTICLE VIII

The bylaws of the corporation may be amended by majority vote of either the directors or the shareholders entitled to vote.

ARTICLE IX

The number of directors of the corporation shall be fixed by the bylaws of the corporation. The initial board of directors shall consist of one (1) director(s) whose name and address is as follows:

President and Director:

Jason Weiss
800 W. Cypress Creek Road
Suite 340
Fort Lauderdale, FL 33309

Vice President and Director:

Treasurer and Director:

Secretary and Director:

ARTICLE X

The initial registered agent of the corporation is **Alexander O. Soto, Esq.**. The street address of the corporation's initial registered office is 915 Middle River Drive, Suite 304, Fort Lauderdale, FL 33304.

ARTICLE XI

The principal place of business and mailing address of this corporation shall be:

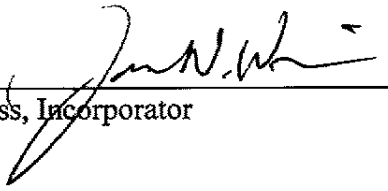
800 W. Cypress Creek Road
Suite 340
Fort Lauderdale, FL 33309

ARTICLE I

The name and address of the incorporator to these Article of Incorporation is:

Jason Weiss
800 W. Cypress Creek Road
Suite 340
Fort Lauderdale, FL 33309

The undersigned incorporator has executed these Articles of Incorporation this 16
day of July, 2005.



Jason Weiss, Incorporator

CONSENT TO SERVE AS REGISTERED AGENT
FOR
MORTGAGE COMMITMENT, INC.

Having been named in the state of Florida as registered agent and to accept service of process for the above stated corporation, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligation of my position as registered agent.

Date: July 7, 2005



Alexander O. Soto, Esq.
Signature of Registered Agent

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