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To:

Division of Corporations
Fax Number : (850)205-0381

From:

Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305)599-0839
Fax Number : (305)716-0346

FLORIDA PROFIT CORPORATION OR P.A.

VP EXPRESS MORTGAGE INC.

Certificate of Status	0
Certified Copy	1
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ARTICLES OF INCORPORATION
OF

VP EXPRESS MORTGAGE INC.

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: VP EXPRESS MORTGAGE INC.

The principal place of business of this corporation shall be:

2310 NW 84 Way, Miramar, FL 33025

ARTICLE II NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE III CAPITAL STOCK

The aggregate number of shares of stock and its value that this corporation is authorized to have outstanding at any one time is: 100 Shares at \$1.00 PV

ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are):

(P)	LUNEIDA PRATTS	2310 NW 84 WAY, MIRAMAR, FL	33025
(VP)	DELROY NICELY	2310 NW 84 WAY, MIRAMAR, FL	33025


ARTICLE VI INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to this articles of incorporation is(are):

Delroy Nicely
2310 NW 84 WAY
MIRAMAR, FL 33025

IN WITNESS WHEREOF, the undersigned incorporator(s) has (have)
executed these Articles of Incorporation this, 25th day
of JULY 2005

Signature(s) of Incorporator (s)



DELROY NICELY

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/ REGISTERED OFFICE

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation:

VP EXPRESS MORTGAGE INC.


2. The name and address of the registered agent and office is :

DELOY NICELY 2310 NW 84 Way

(P.O. BOX NOT ACCEPTABLE)

MIRAMAR, FL 33025

(CITY/STATE/ZIP)

Signature 

DELOY NICELY

Title

VP/RA

Date 7/26/05

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA STATUTES.

SIGNATURE 

Delroy Nicely

DATE

07/26/05