

**Electronic Articles of Incorporation
For**

P05000105084
FILED
July 27, 2005
Sec. Of State
bmcknight

RICARDO J. TORRES PA

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:

RICARDO J. TORRES PA

Article II

The principal place of business address:

800 N 69TH TERRACE
HOLLYWOOD, FL. 33024

The mailing address of the corporation is:

800 N 69TH TERRACE
HOLLYWOOD, FL. 33024

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS THAT HAS TO DO WITH MORTGAGES
AND PURCHASING AND SELLING OF PROPERTY.

Article IV

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

5000

Article V

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

RICARDO J TORRES
800 N 69TH TERRACE
HOLLYWOOD, FL. 33024

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

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Registered Agent Signature: RICARDO J TORRES

Article VI

The name and address of the incorporator is:

RICARDO J TORRES
800 N 69TH TERRACE
HOLLYWOOD, FL 33024

Incorporator Signature: RICARDO J TORRES

Article VII

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

Title: P
RICARDO J TORRES
800 N 69TH TERRACE
HOLLYWOOD, FL. 33024