

**Electronic Articles of Incorporation
For**

P05000116439
FILED
August 22, 2005
Sec. Of State
clewis

EXCEL MORTGAGE & TITLE GROUP, 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:

EXCEL MORTGAGE & TITLE GROUP, INC.

Article II

The principal place of business address:

320 W. OAKLAND PARK BLVD.
SUITE B
WILTON MANORS, FL. 33311

The mailing address of the corporation is:

320 W. OAKLAND PARK BLVD.
SUITE B
WILTON MANORS, FL. 33311

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

10000

Article V

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

EDUARDO F ALMEIDA
320 W OAKLAND PARK BLVD.
SUITE B
WILTON MANORS, FL. 33311

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

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Registered Agent Signature: EDUARDO F ALMEIDA

Article VI

The name and address of the incorporator is:

EDUARDO F ALMEIDA
320 W OAKLAND PARK BLVD., SUITE B
WILTON MANORS, FL 33311-1710

Incorporator Signature: EDUARDO F ALMEIDA

Article VII

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

Title: P
EDUARDO F ALMEIDA
320 W OAKLAND PARK BLVD SUITE B
WILTON MANORS, FL. 33311

Article VIII

The effective date for this corporation shall be:

08/15/2005