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CORPORATION(S) NAME

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ARTICLES OF INCORPORATION

of

Metropolitan Mortgage Funding, Corp.

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the Corporation is Metropolitan Mortgage Funding, Corp.

ARTICLE 11 - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the

United States and the State of Florida.

ARTICLE IV- CAPITAL STOCK

The corporation is authorized to issue One Hundred (100) shares of Common Stock, without par value.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office

is:

Earl Lawrence 1322 Madison Street Hollywood, Fla 33019

The principal office, if known, or the mailing address of the corporation is:

Office Address: 1322 Madison Street, Hollywood, Fla 33019 Mailing Address: 1322 Madison Street, Hollywood, Fla 33019

NAME: Earl Lawrence 1322 Madison Street Hollywood, Fla 33019 05 AUG 31 PM 3: 27

ARTICLE VI I - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

Earl Lawrence 1322 Madison Street Hollywood, Fla 33019

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 23rd day of August 2005

Earl Lawrence, Incorporator

CERTIFICATE AND ACKNOWLEDGMENT OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT OF

Metropolitan Mortgage Funding, Corp.

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted: The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation of has named Joseph Berg located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGMENT

Having been named as Registered Agent to accept service of process for the above stated corporation at the place designated in this certificate, and being familiar with the obligations of that position, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.

Register Agent

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME:

Earl Lawrence Director-President 1322 Madison Street Hollywood, Fla 33019

Howard Steklof Director-Vice President 1701 NW 93 Terr Plantation, Fla 33322