

**Electronic Articles of Incorporation
For**

P05000123070
FILED
September 06, 2005
Sec. Of State
jshivers

E-MORTGAGE AND LOANS 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:

E-MORTGAGE AND LOANS INC.

Article II

The principal place of business address:

1672 FLAGLER MANOR CIRCLE
WEST PALM BEACH, FL. US 33411

The mailing address of the corporation is:

1672 FLAGLER MANOR CIRCLE
WEST PALM BEACH, FL. US 33411

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:

12 SHARES AT \$1.00 PAR VALUE PER SHARE

Article V

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

DAVID P GINZBERG
3469 WEST BOYNTON BEACH BLVD.
BOYNTON BEACH, FL. 33436

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

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Registered Agent Signature: DAVID P. GINZBERG

Article VI

The name and address of the incorporator is:

CORPORATION SERVICE COMPANY
80 STATE STREET

ALBANY, NY 12207-2543

Incorporator Signature: DEBORAH D. SKIPPER

Article VII

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

Title: D
MANUEL VINAS
1672 FLAGLER MANOR CIRCLE
WEST PALM BEACH, FL. 33411 US