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Date: September 13, 2005

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

Re: Team Equity Mortgage of Florida Inc.

Please file this Articles of Incorporation and return a certified copy to our office as soon as possible. Enclosed please find:

1. Articles of Incorporation
2. Copy of Articles of Incorporation for certification
3. Check for \$78.75
4. UPS next day air "return" slip.

Please return the certified copy via UPS "RETURN" slip to my office at

Thank you,

John Park @ Corporate Filing Solutions

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ARTICLES OF INCORPORATION

OF

Team Equity Mortgage of Florida Inc.

(In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit))

ARTICLE I: The name of the corporation shall be

Team Equity Mortgage of Florida Inc.

ARTICLE II: The principal place of business/ mailing address is:

Airport Corporate Center Building 8

7300 Corporate Center Drive, 3rd Floor, Miami, FL 33126

ARTICLE III: The purpose for which the corporation is organized is to operate a general business according to the general business purpose law.

ARTICLE IV: The number of shares of stock is **200 No Par Value**.

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

Luisa Then

Airport Corporate Center Building 8


7300 Corporate Center Drive, 3rd Floor, Miami, FL 33126

ARTICLE VI: The name and address of the Incorporator is:

John Park


195-17 37th Avenue, 1st Floor, Flushing, NY 11358

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.



Luisa Then, Registered Agent

Date: **September 13, 2005**



John Park, Incorporator

Date: **September 13, 2005**