

**Electronic Articles of Incorporation
For**

P05000135185
FILED
October 03, 2005
Sec. Of State
clewis

EXPERT MORTGAGES & INVESTMENTS, CORP

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:

EXPERT MORTGAGES & INVESTMENTS, CORP

Article II

The principal place of business address:

18640 SW 39TH STREET
MIRAMAR, FL. 33029

The mailing address of the corporation is:

18640 SW 39TH STREET
MIRAMAR, FL. 33029

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKERAGE BUSINESS

Article IV

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

100

Article V

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

NICOLE REYES-TELASCO
18640 SW 39TH STREET
MIRAMAR, FL. 33029

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

P05000135185
FILED
October 03, 2005
Sec. Of State
clewis

Registered Agent Signature: NICOLE REYES-TELASCO

Article VI

The name and address of the incorporator is:

NICOLE REYES-TELASCO
18640 SW 39TH STREET
MIRAMAR, FL 33029

Incorporator Signature: NICOLE REYES-TELASCO

Article VII

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

Title: P
NICOLE REYES-TELASCO
18640 SW 39TH STREET
MIRAMAR, FL. 33029