

**Electronic Articles of Incorporation
For**

P05000147354
FILED
November 03, 2005
Sec. Of State
clewis

CARTER MORTGAGE CORPORATION

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:

CARTER MORTGAGE CORPORATION

Article II

The principal place of business address:

78 BALDWIN ROAD
HEMPSTEAD, NY. US 11550

The mailing address of the corporation is:

78 BALDWIN ROAD
HEMPSTEAD, NY. US 11550

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER

Article IV

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

200

Article V

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

CARLA FRECKLETON
2541 NW 46 AVENUE
LAUDERHILL, FL. 33313

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

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Registered Agent Signature: CARLA FRECKLETON

Article VI

The name and address of the incorporator is:

BARRINGTON SMITH
78 BALDWIN ROAD
HEMPSTEAD, NY 11550

Incorporator Signature: BARRINGTON SMITH

Article VII

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

Title: P
BARRINGTON SMITH
78 BALDWIN ROAD
HEMPSTEAD, NY. 11550 US

Article VIII

The effective date for this corporation shall be:

11/01/2005