

**Electronic Articles of Incorporation
For**

P05000152748
FILED
November 17, 2005
Sec. Of State
jshivers

EFRAIN CEPEDA P.A.

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:

EFRAIN CEPEDA P.A.

Article II

The principal place of business address:

1750 N.W. 82 TERR
PEMBROKE PINES, FL. 33024

The mailing address of the corporation is:

1750 N.W. 82 TERR
PEMBROKE PINES, FL. 33024

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS AS A LICENSED MORTGAGE BROKER
IN THE STATE OF FLORIDA.

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:

BRIAN PRZYSTUP & ASSOCIATES LLC
1881 WASHINGTON AVE.
12-E
M. BEACH, FL. 33140

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

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Registered Agent Signature: BRIAN PRZYSTUP

Article VI

The name and address of the incorporator is:

EFRAIN CEPEDA
1750 N.W. 82 TERR
PEMBROKE PINES, FL 33024

Incorporator Signature: EFRAIN CEPEDA

Article VII

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

Title: P/D
EFRAIN CEPEDA
1750 N.W 82ND TERR.
PEMBROKE PINES, FL. 33024

Article VIII

The effective date for this corporation shall be:

11/17/2005