Electronic Articles of Incorporation For

P05000160710 FILED December 08, 2005 Sec. Of State bmcknight

INNOVATIONS MORTGAGE 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: INNOVATIONS MORTGAGE INC

Article II

The principal place of business address:

10074 IVERSON DRIVE ORLANDO, FL. 32832

The mailing address of the corporation is:

10074 IVERSON DRIVE ORLANDO, FL. 32832

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: 2,000,000

Article V

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

CIRO J ALMEIDA 10074 IVERSON DRIVE ORLANDO, FL. 32832 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: CIRO J ALMEIDA

Article VI

The name and address of the incorporator is:

CIRO J ALMEIDA 10074 IVERSON DRIVE ORLANDO, FL 32832

Incorporator Signature: CIRO J ALMEIDA

Article VII

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

Title: P CIRO J ALMEIDA 10074 IVERSON DRIVE ORLANDO, FL. 32832

Title: VP ROCHELLY RIVERA 10074 IVERSON DRIVE ORLANDO, FL. 32832 P05000160710 FILED December 08, 2005 Sec. Of State bmcknight