Electronic Articles of Incorporation For

P05000162520 FILED December 13, 2005 Sec. Of State

SUNCOAST MORTGAGE AND FINANCIAL SERVICES, 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:

SUNCOAST MORTGAGE AND FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

10330 SW 71 AVENUE PINECREST, FL. 33156

The mailing address of the corporation is:

10330 SW 71 AVENUE PINECREST, FL. 33156

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: 100

Article V

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

PAUL ANASTACIO 10330 SW 71 AVENUE PINECREST, FL. 33156 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: PAUL ANASTACIO

Article VI

The name and address of the incorporator is:

PAUL ANASTACIO 10330 SW 71 AVENUE

PINECREST, FL 33156

Incorporator Signature: PAUL ANASTACIO

Article VII

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

Title: P PAUL ANASTACIO 10330 SW 71 AVENUE PINECREST, FL. 33156

Title: VP PROCUNIER RAYMOND 9712 COSTA DEL SOL BLVD. MIAMI, FL. 33178

Article VIII

The effective date for this corporation shall be:

12/12/2005

P05000162520 FILED December 13, 2005 Sec. Of State tburch