Electronic Articles of Incorporation For

P05000163528 FILED December 15, 2005 Sec. Of State jshivers

NEIGHBORHOOD MORTGAGE LENDERS 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:

NEIGHBORHOOD MORTGAGE LENDERS INC.

Article II

The principal place of business address:

6486 MIAMI LAKES DR.E MIAMI LAKES, FL. 33014

The mailing address of the corporation is:

6486 MIAMI LAKES DR.E MIAMI LAKES, FL. 33014

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:

KENIA GANDIA 6486 MIAMI LAKES DR. MIAMI LAKES, FL. 33014 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KENIA GANDIA

Article VI

The name and address of the incorporator is:

KENIA GANDIA 6486 MIAMI LAKES DR. MIAMI LAKES, FL 33014

Incorporator Signature: KENIA GANDIA

Article VII

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

Title: P PEDRO MARINAS 6486 MIAMI LAKES DR. MIAMI LAKES, FL. 33014 US

Title: VP KENIA GANDIA 6486 MIAMI LAKES DR MIAMI LAKES, FL. 33014 US