

**Electronic Articles of Incorporation  
For**

P05000165528  
FILED  
December 21, 2005  
Sec. Of State  
clewis

ML MORTGAGE 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:

ML MORTGAGE SERVICES, INC.

**Article II**

The principal place of business address:

2200 SOUTH DIXIE HIGHWAY  
SUITE 702B  
MIAMI, FL. US 33133

The mailing address of the corporation is:

1330 WEST AVENUE  
UNIT #1102  
MIAMI BEACH, FL. US 33139

**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:

MICHAEL LUTZ  
1330 WEST AVENUE  
UNIT #1102  
MIAMI, FL. 33139

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

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Registered Agent Signature: MICHAEL LUTZ

### **Article VI**

The name and address of the incorporator is:

DENNIS BEDARD  
1717 NBAYSHORE DRIVE SUITE 215  
MIAMI FL 33132

Incorporator Signature: DENNIS BEDARD

### **Article VII**

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

Title: P  
MICHAEL LUTZ  
1330 WEST AVENUE UNIT #1102  
MIAMI BEACH, FL. 33139 US