

**Electronic Articles of Incorporation
For**

P06000002564
FILED
January 05, 2006
Sec. Of State
cgolden

J & O MORTGAGE FUNDING SOLUTIONS, 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:

J & O MORTGAGE FUNDING SOLUTIONS, INC.

Article II

The principal place of business address:

3021 NORTHWEST 86TH STREET
MIAMI, FL. 33147

The mailing address of the corporation is:

3021 NORTHWEST 86TH STREET
MIAMI, FL. 33147

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:

1000

Article V

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

JOSE L HERNANDEZ
3021 NORTHWEST 86TH STREET
MIAMI, FLORIDA, FL. 33147

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

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Registered Agent Signature: JOSE L. HERNANDEZ

Article VI

The name and address of the incorporator is:

ODALIS MARTINEZ
3021 NORTHWEST 86TH STREET

MIAMI , FLORIDA 33147

Incorporator Signature: ODALIS MARTINEZ

Article VII

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

Title: P
JOSE L HERNANDEZ
3021 NORTHWEST 86TH STREET
MIAMI, FL. 33147

Title: VP/S
ODALIS MARTINEZ
3021 NORTHWEST 86TH STREET
MIAMI, FL. 33147

Article VIII

The effective date for this corporation shall be:

01/05/2006