

**Electronic Articles of Incorporation  
For**

P06000028084  
FILED  
February 24, 2006  
Sec. Of State  
jshivers

LOANS & MORTGAGES R-US, 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:

LOANS & MORTGAGES R-US, INC.

**Article II**

The principal place of business address:

17845 SW 149TH AVENUE  
MIAMI, FL. 33187

The mailing address of the corporation is:

17845 SW 149TH AVENUE  
MIAMI, FL. 33187

**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:

BARBARA POZO  
17845 SW 149TH AVENUE  
MIAMI, FL. 33187

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

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Registered Agent Signature: BARBARA POZO

### **Article VI**

The name and address of the incorporator is:

ERNEST HARTMAN, CPA  
6363 TAFT STREET  
SUITE 205  
HOLLYWOOD, FL 33024

Incorporator Signature: ERNEST HARTMAN

### **Article VII**

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

Title: P  
BARBARA C POZO  
17845 SW 149TH AVENUE  
MIAMI, FL. 33187

Title: VP  
ALEXANDRA B DIAZ  
17845 SW 149TH AVENUE  
MIAMI, FL. 33187

Title: SEC  
JOSELLINIE A SAAVEDRA  
17845 SW 149TH AVENUE  
MIAMI, FL. 33187

### **Article VIII**

The effective date for this corporation shall be:

02/24/2006