

**Electronic Articles of Incorporation
For**

P06000093356
FILED
July 14, 2006
Sec. Of State
jshivers

RIVA MORTGAGE 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:

RIVA MORTGAGE INC.

Article II

The principal place of business address:

353 GREGORY RD
WEST PALM BEACH, FL. 33405

The mailing address of the corporation is:

353 GREGORY RD
WEST PALM BEACH, FL. 33405

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.□□□□MORTGAGE LENDING

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:

TOMAS E FERNANDEZ
353 GREGORY RD
WEST PALM BEACH, FL. 33405

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

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Registered Agent Signature: TOMAS E. FERNANDEZ

Article VI

The name and address of the incorporator is:

TOMAS E. FERNANDEZ
353 GREGORY RD

WEST PALM BEACH, FL. 33405

Incorporator Signature: TOMAS E. FERNANDEZ

Article VII

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

Title: VP
TOMAS E FERNANDEZ
353 GREGORY RD
WEST PALM BEACH, FL. 33405 US

Article VIII

The effective date for this corporation shall be:

07/14/2006