

**Electronic Articles of Incorporation
For**

P06000119721
FILED
September 18, 2006
Sec. Of State
shawkes

MONTROSS MORTGAGE ASSOCIATES, 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:

MONTROSS MORTGAGE ASSOCIATES, INC.

Article II

The principal place of business address:

501 SE 2ND STREET, SUITE 942
FORT LAUDERDALE, FL. US 33301

The mailing address of the corporation is:

501 SE 2ND STREET, SUITE 942
FORT LAUDERDALE, FL. US 33301

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:

1500

Article V

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

JAYNE SNYDER
501 SE 2ND STREET, SUITE 942
FORT LAUDERDALE, FL. 33301

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

P06000119721
FILED
September 18, 2006
Sec. Of State
shawkes

Registered Agent Signature: JAYNE SNYDER

Article VI

The name and address of the incorporator is:

AUDREY STINE
14027 MEMORIAL DRIVE
110
HOUSTON, TX 77079

Incorporator Signature: AUDREY STINE

Article VII

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

Title: PD
JAYNE SNYDER
501 SE 2ND STREET, SUITE 942
FORT LAUDERDALE, FL. 33301 US

Title: VPD
EILEEN BERTCH
501 SE 2ND STREET, SUITE 942
FORT LAUDERDALE, FL. 33301 US