

**Electronic Articles of Incorporation
For**

P06000120934
FILED
September 20, 2006
Sec. Of State
bmcknight

MY BAD CREDIT MORTGAGE COMPANY ROCKS, 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:

MY BAD CREDIT MORTGAGE COMPANY ROCKS, INC

Article II

The principal place of business address:

4095 SE PAUL TERRACE
STUART, FL. US 34997

The mailing address of the corporation is:

4095 SE PAUL TERRACE
STUART, FL. US 34997

Article III

The purpose for which this corporation is organized is:

TO ORIGINATE AND BROKER RESIDENTIAL LOANS

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:

ROBERT M HOFFMAN PRES
5768 SE PINE AVENUE
STUART, FL. 34997

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

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Registered Agent Signature: ROBERT M HOFFMAN

Article VI

The name and address of the incorporator is:

ROBERT M. HOFFMAN, JR.
5768 SE PINE AVENUE

STUART, FLORIDA 34997

Incorporator Signature: ROBERT M. HOFFMAN, JR

Article VII

The effective date for this corporation shall be:

09/18/2006