

**Electronic Articles of Incorporation
For**

P06000123732
FILED
September 27, 2006
Sec. Of State
rdunlap

EXPERT MARKETING CONCEPTS 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:

EXPERT MARKETING CONCEPTS INC

Article II

The principal place of business address:

4175 S PINE ISLAND ROAD
DAVIE, FL. US 33328

The mailing address of the corporation is:

4175 S PINE ISLAND ROAD
DAVIE, FL. US 33328

Article III

The purpose for which this corporation is organized is:

TO MARKET HOMEOWNERS AND POTENCIAL BUYERS TO ORIGINATE
LOANS WITH MORTGAGE BROKERS.

Article IV

The number of shares the corporation is authorized to issue is:

1

Article V

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

JOSEPH A ZINERCO
4175 S PINE ISLAND ROAD
DAVIE, FL. 33328

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

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Registered Agent Signature: JOSEPH ZINERCO

Article VI

The name and address of the incorporator is:

JOSEPH ZINERCO
4175 S PINE ISLAND ROAD

DAVIE, FLORIDA 33328

Incorporator Signature: JOSEPH ZINERCO

Article VII

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

Title: P
JOSEPH A ZINERCO
4175 S PINE ISLAND ROAD
DAVIE, FL. 33328 US

Article VIII

The effective date for this corporation shall be:

09/27/2006