

**Electronic Articles of Incorporation
For**

P06000124115
FILED
September 27, 2006
Sec. Of State
jshivers

EXPRESS MORTGAGE FINANCIAL, 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:

EXPRESS MORTGAGE FINANCIAL, INC.

Article II

The principal place of business address:

7800 N. UNIVERSITY DRIVE
SUITE 204
TAMARAC, FL. 33321

The mailing address of the corporation is:

7800 N. UNIVERSITY DRIVE
SUITE 204
TAMARAC, FL. 33321

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:

100

Article V

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

CLAUDIA CALONGE
1850 CLASSIC DRIVE
CORAL SPRINGS, FL. 33071

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

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Registered Agent Signature: CLAUDIA CALONGE

Article VI

The name and address of the incorporator is:

CLAUDIA CALONGE
1850 CLASSIC DRIVE

CORAL SPRINGS, FLORIDA 33071

Incorporator Signature: CLAUDIA CALONGE

Article VII

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

Title: P
CLAUDIA CALONGE
1850 CLASSIC DRIVE
CORAL SPRINGS, FL. 33071