Electronic Articles of Incorporation For

P06000128193 FILED October 06, 2006 Sec. Of State jshivers

REVERSE MORTGAGE ADVANTAGE, 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:

REVERSE MORTGAGE ADVANTAGE, INC

Article II

The principal place of business address:

801 WEST BAY # 323 LARGO, FL. US 33770

The mailing address of the corporation is:

2100 2ND AVE NORTH ST. PETERSBURG, FL. US 33713

Article III

The purpose for which this corporation is organized is:

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

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

KAREN C OBLUCK 2100 2ND AVE NORTH ST. PETERSBURG, FL. 33713 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KAREN C OBLUCK

Article VI

The name and address of the incorporator is:

KAREN OBLUCK 2100 2ND AVE NORTH

ST. PETERSBURG, FL 33713

Incorporator Signature: KAREN C. OBLUCK

Article VII

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

Title: P KAREN C OBLUCK 2100 2ND AVENUE NORTH ST. PETERSBURG, FL. 33713 US

Article VIII

The effective date for this corporation shall be:

10/06/2006