

**Electronic Articles of Incorporation
For**

P06000128201
FILED
October 06, 2006
Sec. Of State
jshivers

K & J MORTGAGE LENDER CORP

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:

K & J MORTGAGE LENDER CORP

Article II

The principal place of business address:

16554 SW 50 TERR
MIAMI, FL. 33185

The mailing address of the corporation is:

PO BOX 524069
MIAMI, FL. US 33152

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:

EMMANUEL MUNIZ
16554 SW 50 TERR
MIAMI, FL. 33185

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

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Registered Agent Signature: EMMANUEL MUÑIZ

Article VI

The name and address of the incorporator is:

EMMANUEL MUNIZ
16554 SW 50 TERR

MIAMI,FL 33185

Incorporator Signature: EMMANUEL MUÑIZ

Article VII

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

Title: P
EMMANUEL MUNIZ
16554 SW 50 TERR
MIAMI, FL. 33185 US

Article VIII

The effective date for this corporation shall be:

10/02/2006