

**Electronic Articles of Incorporation
For**

P06000138433
FILED
November 01, 2006
Sec. Of State
tburch

QUALITY LIFE REVERSE MORTGAGE, 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:

QUALITY LIFE REVERSE MORTGAGE, INC.

Article II

The principal place of business address:

2596 NURSERY ROAD
CLEARWATER, FL. US 33764

The mailing address of the corporation is:

2596 NURSERY ROAD
CLEARWATER, FL. US 33764

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:

1000

Article V

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

ESTABLISHED MORTGAGE PROFESSIONALS INC
2596 NURSERY ROAD
CLEARWATER, FL. 33764

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

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Registered Agent Signature: NICHOLAS F. CAMPAGNOLI

Article VI

The name and address of the incorporator is:

THOMAS B. SAKADALES
2596 NURSERY RD

CLEARWATER, FL 33764

Incorporator Signature: THOMAS B. SAKADALES

Article VII

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

Title: PRES
THOMAS B SAKADALES
2596 NURSERY RD
CLEARWATER, FL. 33764 US

Title: VP
NICHOLAS F CAMPAGNOLI
2596 NURSERY RD
CLEARWATER, FL. 33764 US

Title: SEC
THOMAS B SAKADALES
2596 NURSERY RD
CLEARWATER, FL. 33764 US

Title: TREA
NICHOLAS F CAMPAGNOLI
2596 NURSERY RD
CLEARWATER, FL. 33764 US