

**Electronic Articles of Incorporation
For**

P07000009602
FILED
January 22, 2007
Sec. Of State
Ipooles

VIRTUALMORTGAGE TECHNOLOGIES, 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:

VIRTUALMORTGAGE TECHNOLOGIES, INC.

Article II

The principal place of business address:

1096 CAMEO CIRCLE
WEST PALM BEACH, FL. 33417

The mailing address of the corporation is:

1096 CAMEO CIRCLE
WEST PALM BEACH, FL. 33417

Article III

The purpose for which this corporation is organized is:

DEVELOP SOFTWARE

Article IV

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

100000

Article V

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

REGINALD B KNIGHT
1096 CAMEO CIRCLE
WEST PALM BEACH, FL. 33417

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

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Registered Agent Signature: REGINALD B. KNIGHT

Article VI

The name and address of the incorporator is:

REGINALD B. KNIGHT
1096 CAMEO CIRCLE

WEST PALM BEACH

Incorporator Signature: REGINALD KNIGHT

Article VII

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

Title: CEO
REGINALD B KNIGHT
1096 CAMEO CIRCLE
WEST PALM BEACH, FL. 33417