

**Electronic Articles of Incorporation  
For**

P07000015389  
FILED  
February 02, 2007  
Sec. Of State  
cblalock

KEREN SAGARRA P.A.

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:

KEREN SAGARRA P.A.

**Article II**

The principal place of business address:

2328 S.E. 23RD TERRACE  
HOMESTEAD, FL. 33035

The mailing address of the corporation is:

2328 S.E. 23RD TERRACE  
HOMESTEAD, FL. 33035

**Article III**

The purpose for which this corporation is organized is:

TO ASSIST IN THE APPLICATION AND SUMMISION OF MORTGAGE  
LOANS. TO PROVIDE GUIDANCE IN THE MORTGAGE LENDING  
INDUSTRY.

**Article IV**

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

55

**Article V**

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

SAGARRA KEREN  
2328 S.E. 23RD TERRRACE  
HOMESTEAD, FL. 33035

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

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Registered Agent Signature: KEREN SAGARRA

### **Article VI**

The name and address of the incorporator is:

KEREN SAGARRA  
2328 S.E. 23RD TERRACE

HOMESTEAD, FLORIDA 33035

Incorporator Signature: KEREN SEGARRA

### **Article VII**

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

Title: P  
KEREN SAGARRA  
2328 S.E. 23RD TERRACE  
HOMESTEAD, FL. 33035

### **Article VIII**

The effective date for this corporation shall be:

02/02/2007