Electronic Articles of Incorporation For

P07000029802 FILED March 07, 2007 Sec. Of State clewis

EXCELSIOR MORTGAGE CENTER 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:

EXCELSIOR MORTGAGE CENTER INC

Article II

The principal place of business address:

18441 NW 2ND AVE STE 216 MIAMI, FL. 33169

The mailing address of the corporation is:

18441 NW 2ND AVE STE 216 MIAMI. FL. 33169

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:

MARGARETH J MELAY 3821 NW 21 STREET 105 FT LAUDERDALE, FL. 33311 I certify that I am familiar with and accept the responsibilities of registered agent.

P07000029802 FILED March 07, 2007 Sec. Of State clewis

Registered Agent Signature: MARGARETH MELAY

Article VI

The name and address of the incorporator is:

MARGARETH MELAY 3821 NW 21 ST STREET 105 FT LAUDERDALE FL 33311

Incorporator Signature: MARGARETH MELAY

Article VII

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

Title: P MARGARETH J MELAY 3821 NW 21 STREET FT LAUDERDALE, FL. 33311

Title: VP JEAN R PHILIZAIRE 18441 NW 2ND AVE STE 216 MIAMI, FL. 33169

Article VIII

The effective date for this corporation shall be:

03/05/2007