Electronic Articles of Incorporation For

P07000040713 FILED April 02, 2007 Sec. Of State thampton

MORTGAGE CREATIONS FINANCIAL 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:

MORTGAGE CREATIONS FINANCIAL CORP

Article II

The principal place of business address:

1089 N. COLLIER BOULEVARD SUITE 436 MARCO ISLAND, FL. US 34145

The mailing address of the corporation is:

1089 N. COLLIER BOULEVARD SUITE 436 MARCO ISLAND, FL. US 34145

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: 1500

Article V

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

RICHARD CHILDS 199 EVENINGSTAR CAY NAPLES, FL. 34114 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RICHARD CHILDS

Article VI

The name and address of the incorporator is:

MARSHA SIHA 14027 MEMORIAL DRIVE SUITE 110 HOUSTON, TX 77079

Incorporator Signature: MARSHA SIHA

Article VII

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

Title: P RICHARD CHILDS 199 EVENINGSTAR CAY NAPLES, FL. 34114 US