

**Electronic Articles of Incorporation
For**

P07000055465
FILED
May 08, 2007
Sec. Of State
tburch

SMART MORTGAGE GROUP, 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:

SMART MORTGAGE GROUP, INC.

Article II

The principal place of business address:

9010 SW 137TH AVE.
SUITE 231
MIAMI, FL. D 33186

The mailing address of the corporation is:

9010 SW 137TH AVE.
SUITE 231
MIAMI, FL. D 33186

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:

35000

Article V

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

NORA N VENEREO
9010 SW 137TH AVE.
SUITE 231
MIAMI, FL. 33186

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

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Registered Agent Signature: NORA N. VENEREO

Article VI

The name and address of the incorporator is:

NORA VENEREO
16051 SW 147 LANE

MIAMI, FL 33196

Incorporator Signature: NORA N. VENEREO

Article VII

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

Title: P
NORA N VENEREO
16051 SW 147 LANE
MIAMI, FL. 33196 D

Title: VP
MARTHA J GONZALEZ
16013 SW 151 ST.
MIAMI, FL. 33196 D

Title: S
JUANA F CAMPUSANO
14138 SW 145 PL
MIAMI, FL. 33186 D

Article VIII

The effective date for this corporation shall be:

05/07/2007