Electronic Articles of Incorporation For

P07000062246 FILED May 24, 2007 Sec. Of State rdunlap

LUXURY MORTGAGE ASSOCIATES, 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: LUXURY MORTGAGE ASSOCIATES, INC

Article II

The principal place of business address:

433 PLAZA REAL BOCA RATON, FL. 33432

The mailing address of the corporation is:

PO BOX 39574 FORT LAUDERDALE, FL. 33339

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:

SALVADOR PANIAGUA 6111 NW 33 TERRACE FORT LAUDERDALE, FL. 33309 I certify that I am familiar with and accept the responsibilities of registered agent.

P07000062246 FILED May 24, 2007 Sec. Of State rdunlap

Registered Agent Signature: SALVADOR PANIAGUA

Article VI

The name and address of the incorporator is:

SALVADOR PANIAGUA 6111 NW 33 TERRACE

FORT LAUDERDALE, FL. 33309

Incorporator Signature: SALVADOR PANIAGUA

Article VII

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

Title: P SALVADOR PANIAGUA 6111 NW 33 TERRACE FORT LAUDERDALE, FL. 33309

Article VIII

The effective date for this corporation shall be:

05/22/2007