Electronic Articles of Incorporation For

P07000080334 FILED July 13, 2007 Sec. Of State tburch

REVERSE MORTGAGE ACADEMY, 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:

REVERSE MORTGAGE ACADEMY, INC.

Article II

The principal place of business address:

631 NORTH US HIGHWAY 1 SUITE 411 NORTH PALM BEACH, FL. 33408

The mailing address of the corporation is:

631 NORTH US HIGHWAY 1 SUITE 411 NORTH PALM BEACH, FL. 33408

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: 1000

Article V

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

ALFRED E FISHER 5029 MAGNOLIA BAY CIRCLE PALM BEACH GARDENS, FL. 33418 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALFRED E. FISHER

Article VI

The name and address of the incorporator is:

ALFRED E. FISHER 5029 MAGNOLIA BAY CIRCLE

PALM BEACH GARDENS, FL 33418

Incorporator Signature: ALFRED E. FISHER

Article VII

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

Title: P RONALD W SLASOR 631 NORTH US HIGHWAY 1 NORTH PALM BEACH, FL. 33408

Article VIII

The effective date for this corporation shall be:

07/13/2007