

**Electronic Articles of Incorporation
For**

P07000101492
FILED
September 11, 2007
Sec. Of State
clewis

STERLING MORTGAGE ADVISORS, 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:

STERLING MORTGAGE ADVISORS, INC.

Article II

The principal place of business address:

225 NE MIZNER BLVD.
300
BOCA RATON, FL. US 33432

The mailing address of the corporation is:

225 NE MIZNER BLVD.
300
BOCA RATON, FL. US 33432

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:

200

Article V

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

GARY L SIGMAN
225 NE MIZNER BLVD.
300
BOCA RATON, FL. 33432

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

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Registered Agent Signature: GARY L SIGMAN

Article VI

The name and address of the incorporator is:

GARY L SIGMAN
225 NE MIZNER BLVD.
300
BOCA RATON, FL 33432

Incorporator Signature: GARY L SIGMAN

Article VII

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

Title: P
GARY L SIGMAN
225 NE MIZNER BLVD. SUITE 300
BOCA RATON, FL. 33432 US

Title: S
GARY L SIGMAN
225 NE MIZNER BLVD. SUITE 300
BOCA RATON, FL. 33432 US