Electronic Articles of Incorporation For

P07000135271 FILED December 28, 2007 Sec. Of State Ipoole

GEMSTONE 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:

GEMSTONE MORTGAGE GROUP INC

Article II

The principal place of business address:

5931 NW 173RD DR 3 MIAMI, FL. 33015

The mailing address of the corporation is:

5931 NW 173RD DR 3 MIAMI, FL. 33015

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:

JOHN MOHAN 5931 NW 173RD DR 3 MIAMI, FL. 33015 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JOHN MOHAN

Article VI

The name and address of the incorporator is:

JOHN MOHAN 5931 NW 173RD DR 3 MIAMI,FL.33015

Incorporator Signature: JOHN MOHAN

Article VII

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

Title: P JOHN MOHAN 5931 NW 173RD DR MIAMI, FL. 33015 P07000135271 FILED December 28, 2007 Sec. Of State Ipoole