Electronic Articles of Incorporation For

P08000063422 FILED July 01, 2008 Sec. Of State jshivers

MORTGAGE MODIFICATION CLINIC OF AMERICA 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:

MORTGAGE MODIFICATION CLINIC OF AMERICA INC.

Article II

The principal place of business address:

6300 MANOR LANE 202 SOUTH MIAMI, FL. 33143

The mailing address of the corporation is:

6300 MANOR LANE 202 SOUTH MIAMI, FL. 33143

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:

AUBREY RUDD 6330 MANOR LANE 202 MIAMI, FL. 33143 I certify that I am familiar with and accept the responsibilities of registered agent.

P08000063422 FILED July 01, 2008 Sec. Of State jshivers

Registered Agent Signature: AUBREY RUDD

Article VI

The name and address of the incorporator is:

AUBREY RUDD 6330 MANOR LANE 202 MIAMI, FL., 33143

Incorporator Signature: AUBREY RUDD

Article VII

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

Title: P AUBREY RUDD 6330 MANOR LANE MIAMI., FL. 33143 US

Title: VP JORGE CAPIRO 6330 MANOR LN MIAMI, FL. 33143 US

Article VIII

The effective date for this corporation shall be:

07/01/2008