Electronic Articles of Incorporation For

P08000092915 FILED October 14, 2008 Sec. Of State Ipoole

TRU LOAN MODIFICATIONS, 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:

TRU LOAN MODIFICATIONS, INC.

Article II

The principal place of business address:

5040 NW 7 STREET 920 MIAMI, FL. 33126

The mailing address of the corporation is:

5040 NW 7 STREET 920 MIAMI, FL. 33126

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:

LAZARO SUAREZ 5040 NW 7 STREET 920 MIAMI, FL. FL I certify that I am familiar with and accept the responsibilities of registered agent.

the responsibilities of P08000092915 FILED October 14, 2008 Sec. Of State Ipoole

Registered Agent Signature: LAZARO SUAREZ

Article VI

The name and address of the incorporator is:

LAZARO SUAREZ 5040 NW 7 STREET 920 MIAMI, FL 33126

Incorporator Signature: LAZARO SUAREZ

Article VII

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

Title: P LAZARO SUAREZ 5040 NW 7 STREET MIAMI, FL. 33126