

**Electronic Articles of Incorporation
For**

P08000097471
FILED
October 30, 2008
Sec. Of State
jshivers

SMART MORTGAGE ASSOCIATES, 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:

SMART MORTGAGE ASSOCIATES, INC.

Article II

The principal place of business address:

3645 NW 35TH ST.
COCONUT CREEK, FL. US 33066

The mailing address of the corporation is:

3645 NW 35TH ST.
COCONUT CREEK, FL. US 33066

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:

10,000

Article V

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

MICHELLE FRANKS-LEVY
3645 NW 35TH ST.
COCONUT CREEK, FL. 33066

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

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Registered Agent Signature: MICHELLE FRANKS-LEVY

Article VI

The name and address of the incorporator is:

MICHELLE FRANKS-LEVY
3645 NW 35TH ST.

COCONUT CREEK, FL 33066

Incorporator Signature: MICHELE FRANKS-LEVY

Article VII

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

Title: PSTD
MICHELLE FRANKS-LEVY
645 NW 35TH ST.
COCONUT CREEK, FL. 33066 US

Article VIII

The effective date for this corporation shall be:

10/30/2008