

**Electronic Articles of Incorporation
For**

P08000103897
FILED
November 24, 2008
Sec. Of State
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VERA & MORANO MORTGAGE SERVICES 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:

VERA & MORANO MORTGAGE SERVICES INC.

Article II

The principal place of business address:

1840 FOREST HILL BOULEVARD
203
WEST PALM BEACH, FL. 33406

The mailing address of the corporation is:

253 DAVIS ROAD
PALM SPRINGS, FL. 33461

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:

1000

Article V

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

VERA LAZARO
253 DAVIS ROAD
PALM SPRINGS, FL. 33461

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

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Registered Agent Signature: LAZARO VERA

Article VI

The name and address of the incorporator is:

LAZARO VERA
253 DAVIS ROAD

PALM SPRINGS, FL 33461

Incorporator Signature: LAZARO VERA

Article VII

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

Title: P, S
LAZARO VERA
253 DAVIS ROAD
PALM SPRINGS, FL. 33461

Article VIII

The effective date for this corporation shall be:

11/21/2008