Electronic Articles of Incorporation For

P08000108382 FILED December 15, 2008 Sec. Of State bmcknight

VICTOR LOPEZ & 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: VICTOR LOPEZ & ASSOCIATES, INC.

Article II

The principal place of business address:

9948 DEAN OAKS CT ORLANDO, FL. US 32825

The mailing address of the corporation is:

9948 DEAN OAKS CT ORLANDO, FL. US 32825

Article III

The purpose for which this corporation is organized is: LOAN MODIFICATION

Article IV

The number of shares the corporation is authorized to issue is: 2000

Article V

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

VICTOR LOPEZ 9948 DEAN OAKS CT ORLANDO, FL. 32825 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: VICTOR LOPEZ

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Article VI

The name and address of the incorporator is:

VICTOR LOPEZ 9948 DEAN OAKS CT

ORLANDO FL, 32825

Incorporator Signature: VICTOR LOPEZ

Article VII

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

Title: PVST VICTOR LOPEZ 9948 DEAN OAKS CT ORLANDO, FL. 32825 US

Title: D VICTOR LOPEZ 9948 DEAN OAKS CT ORLANDO, FL. 32825 US

Article VIII

The effective date for this corporation shall be:

12/13/2008