

**Electronic Articles of Incorporation
For**

P09000020657
FILED
March 05, 2009
Sec. Of State
jshivers

LOAN MODIFICATION ADVISORS, 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:

LOAN MODIFICATION ADVISORS, INC.

Article II

The principal place of business address:

3300 PGA BLVD.
625
PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:

3300 PGA BLVD.
625
PALM BEACH GARDENS, FL. 33410

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:

JOHN W BOYER
3300 PGA BLVD.
625
PALM BEACH GARDENS, FL. 33410

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

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Registered Agent Signature: JOHN W BOYER

Article VI

The name and address of the incorporator is:

JOHN W BOYER
3300 PGA BLVD.
625
PALM BEACH GARDENS, FL 33410

Incorporator Signature: JOHN W BOYER

Article VII

The effective date for this corporation shall be:

03/02/2009