Electronic Articles of Incorporation For

P09000054523 FILED June 24, 2009 Sec. Of State wcunningham

M & R MORTGAGE LOANS, 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:

M & R MORTGAGE LOANS, INC

Article II

The principal place of business address:

9608 S LAKE DR APT #1 BOCA RATON, FL. US 33434

The mailing address of the corporation is:

9608 S LAKE DR APT #1 BOCA RATON, FL. US 33434

Article III

The purpose for which this corporation is organized is: RESIDENTIAL MORTGAGE LOANS

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 RUTKEVICZ 9608 S LAKE DR APT #1 BOCA RATON, FL. 33434 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN RUTKEVICZ

Article VI

The name and address of the incorporator is:

MICHAEL A. NERI 9608 S LAKE DR APT #1 BOCA RATON, FL. 33434

Incorporator Signature: MICHAEL A. NERI

Article VII

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

Title: P MICHAEL A NERI 9608 S LAKE DR APT #1 BOCA RATON, FL. 33434 US

Article VIII

The effective date for this corporation shall be:

06/18/2009