Electronic Articles of Incorporation For

P09000082113 FILED October 05, 2009 Sec. Of State jshivers

CARMENATE & REYNOLDS, P.A.

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:

CARMENATE & REYNOLDS, P.A.

Article II

The principal place of business address:

5506 SHASTA DRIVE ORLANDO, FL. 32810

The mailing address of the corporation is:

5506 SHASTA DRIVE ORLANDO, FL. 32810

Article III

The purpose for which this corporation is organized is:

TO HELP FAMILIES NEGOTIATE WITH LENDERS THE PROCESS OF A LOAN MODIFICATION TO BE ABLE TO STAY IN THEIR HOMES.

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:

MADELINE REYNOLDS 5506 SHASTA DRIVE ORLANDO, FL. 32810 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: MADELINE REYNOLDS

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Article VI

The name and address of the incorporator is:

MADELINE REYNOLDS 5506 SHASTA DRIVE

ORLANDO, FL. 32810

Incorporator Signature: MADELINE REYNOLDS

Article VII

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

Title: P NILDA CARMENATE 13791 SW 66 STREET MIAMI, FL. 33183

Title: VP MADELINE REYNOLDS 5506 SHASTA DRIVE ORLANDO, FL. 32810

Article VIII

The effective date for this corporation shall be:

10/02/2009