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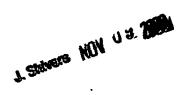
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DATE 11/3/09

STATE OF FLORIDA SECRETARY OF STATE DIVISION OF CORPORATIONS P. O. BOX 6327 TALLAHASSEE, FLORIDA 32314

RE: F & F Mortgage Solutions, Inc.

GENTLEMEN:

ENCLOSED HEREWITH ARE THE ARTICLES OF INCORPORATION

TOGETHER WITH A COPY OF SAID ARTICLES FOR **F & F Mortgage**Solutions, Inc. AND OUR CHECK IN THE AMOUNT OF \$ 78.75 AS

FOLLOWS:

FILING FEE CHARTER TAX	\$	35.00
REGISTERED AGENT CERTIFIED COPY	_	35.00 8.75
	\$	78.75

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SECRETARY OF STATE

RESPECTIVELY SUBMITTED,

INDV CORP

F & F Mortgage Solutions, Inc.

CERTIFICATE OF INCORPORATION

of

F & F Mortgage Solutions, Inc.

WE, THE UNDERSIGNED, hereby associate ourselves together for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the said State of Florida.

ARTICLE I

The name of this corporation shall be:

F & F Mortgage Solutions, Inc.

ARTICLE II

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

The maximum number of shares of capital stock that this corporation is authorized to have outstanding at any one time is FIVE HUNDRED (500) shares of common stock, having a par value of ONE (\$1.00) DOLLAR PER SHARE.

ARTICLE IV

The amount of capital with which this corporation will begin business shall be the sum of not less than FIVE HUNDRED (\$500.00) DOLLARS.

ARTICLE V

This corporation shall exist perpetually unless sooner dissolved according to law.

Article VI

The initial street address of the principal office of the corporation shall be:

4360 Sherwood Forest Drive Delray Beach, FL 33445

ARTICLE VII

The number of Directors of this corporation shall be at least one (1) and no more than five (5).

ARTICLE VIII

The names and street addresses of the members of the first Board of Directors of this corporation are as follows:

Francine Evans

4360 Sherwood Forest Drive Delray Beach, FL 33445

ARTICLE IX

The names and street addresses of the persons signing these Articles of Incorporation as subscriber is as follows:

Francine Evans

4360 Sherwood Forest Drive Delray Beach, FL 33445

ARTICLE X

The corporate existence of this corporation shall begin on the date the Articles of Incorporation are filed of record.

IN WITNESS WHEREOF, the undersigned, Francine Evans, both being a natural persons competent to contract, has hereunto set her hand and seal this 3 day of \sim , 2009.

STATE OF FLORIDA)
)SS
COUNTY OF Palm Beach)

BEFORE ME, the undersigned Notary Public of the State of Florida personally appeared Francine Evans, to me well known and known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and she acknowledged before me that she executed the same freely and voluntarily for the purpose therein expressed.

WITNESS my hand and official seal this $\frac{3}{2}$ day of $\frac{1}{2}$

2009.

Notary Public, State of Morida My commission expires: CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE

FOR THE SERVICE OF PROCESS WITHIN THIS STATE,

NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

FIRST: That F & F Mortgage Solutions, Inc. desiring to organize under the Laws of the State of Florida with its principal offices as indicated in the Articles of Incorporation, in the City of Delray Beach, County of Palm Beach, State of Florida, has named Francine Evans located at 4360 Sherwood Forest Drive, Delray Beach Florida, as its agent to accept services of process within this State.

ACKNOWLEDGEMENT

Having been named to accept services of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

ZECRETARY OF STATE TALLAHASSEE, FLORIDA

Resident Agent