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FLORIDA DIVISION OF CORPORATIONS
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((H98000023331 5))

TO: DIVISION OF CORPORATIONS
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FAX #:

FROM: TESCHER, LIPPMAN, VALINSKY & KAIN
072164000350

ACCT#:

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NAME: FRESH START MORTGAGE CORPORATION

AUDIT NUMBER.....H98000023331

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
FRESH START MORTGAGE CORPORATION

The undersigned, a natural person competent to contract, does hereby make, subscribe and file these Articles of Incorporation for the purpose of organizing a corporation under the laws of the State of Florida.

ARTICLE I

CORPORATE NAME

The name of this Corporation shall be: Fresh Start Mortgage Corporation.

ARTICLE II

PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office and mailing address of the Corporation is 123 N.W. 13th Street, Suite 222, Boca Raton, FL 33432.

ARTICLE III

CAPITAL STOCK

The maximum number of shares that this Corporation shall be authorized to issue and have outstanding at any one time shall be 10,000,000 shares of common stock, \$.0001 par value per share.

Fax Audit #H98000023331 5

Prepared by: Kipnis Tescher Lippman &
Valinsky

One Financial Plaza, Suite 2308
Ft. Lauderdale, FL 33394
(954) 467-1964
Jay Valinsky 0625109

Freshsta.INC.

ARTICLE IV

REGISTERED AGENT AND
INITIAL REGISTERED OFFICE IN FLORIDA

The Registered Agent and the street address of the initial Registered Office of this Corporation in the State of Florida shall be:

Jay L. Valinsky
Kipnis Tescher Lippman & Valinsky
One Financial Plaza, Suite 2308
Fort Lauderdale, FL 33394

ARTICLE V

INCORPORATOR

The name and address of the person signing these Articles of Incorporation as the Incorporator is:

Jay L. Valinsky
Kipnis Tescher Lippman & Valinsky
One Financial Plaza, Suite 2308
Fort Lauderdale, FL 33394

ARTICLE VI

INDEMNIFICATION

This Corporation shall indemnify any director, officer, employee or agent of the Corporation to the fullest extent permitted by Florida law.

ARTICLE VII

AFFILIATED TRANSACTIONS

This Corporation expressly elects not to be governed by Section 607.0901 of the Florida Business Corporation Act, as amended from time to time, relating to affiliated transactions.

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ARTICLE VIII

CONTROL SHARE ACQUISITIONS

This Corporation expressly elects not to be governed by Section 607.0902 of the Florida Business Corporation Act, as amended from time to time, relating to control share acquisitions.

INCORPORATOR:


Jay L. Valinsky

THE UNDERSIGNED, named as the registered agent in Article IV of these Articles of Incorporation, hereby accepts the appointment as such registered agent, and acknowledges that he is familiar with, and accepts the obligations imposed upon registered agents under, the Florida General Corporation Act, including specifically Section 607.0505.

REGISTERED AGENT:


Jay L. Valinsky

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