

**Electronic Articles of Incorporation
For**

P04000063704
FILED
April 06, 2004
Sec. Of State
thampton

WAVE MORTGAGE BANKERS, 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:

WAVE MORTGAGE BANKERS, INC.

Article II

The principal place of business address:

2881 EAST OAKLAND PARK BLVD
SUITE 112
FORT LAUDERDALE, FL. 33304

The mailing address of the corporation is:

P.O. BOX 39574
FORT LAUDERDALE, FL. 33339

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:

ROBERT D RICHARDSON
19380 COLLINS AVENUE
PENTHOUSE 2
SUNNY ISLES BEACH, FL. 33160

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

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Registered Agent Signature: ROBERT D.RICHARDSON

Article VI

The name and address of the incorporator is:

ROBERT RICHARDSON
19380 COLLINS AVENUE, PENTHOUSE 2
SUNNY ISLES BEACH, FL 33160

Incorporator Signature: ROBERT RICHARDSON

Article VII

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

Title: P
ROBERT D RICHARDSON
19380 COLLINS AVENUE, PH-2
SUNNY ISLES BEACH, FL. 33160

Title: VP
SALVADOR PANIAGUA
19380 COLLINS AVENUE, PENTHOUSE 2
SUNNY ISLES BEACH, FL. 33160

Title: S
SALVADOR PANIAGUA
19380 COLLINS AVENUE, PENTHOUSE 2
SUNNY ISLES BEACH, FL. 33160

Article VIII

The effective date for this corporation shall be:

04/16/2004



OFFICE OF FINANCIAL REGULATION

DON B. SAXON
DIRECTOR

FINANCIAL SERVICES
COMMISSION

JEB BUSH
GOVERNOR

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

CHARLIE CRIST
ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

April 13, 2004

Mr. Robert Richardson
2881 E. Oakland Park Boulevard
Suite 112
Fort Lauderdale, Florida 33304

Dear Mr. Richardson:

Re: Wave Mortgage Bankers, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company.

The Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Linda B. Charity
Deputy Director
Financial Institutions

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings
Division of Corporations, Secretary of State's Office

William T. Sims, Bureau of Finance Regulation