

This Instrument Prepared By:  
Samuel R. McCord, Esq.  
300 North 21st Street  
Suite 600  
Birmingham Alabama 35203

ARTICLES OF INCORPORATION  
OF  
MortgageMax, Inc.

Inst # 2001-35614  
08/21/2001-35614  
08:01 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
005 MSB 105.00

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, for the purpose of forming a corporation under the Alabama Business Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE ONE  
NAME

The name of the Corporation is MortgageMax, Inc.

ARTICLE TWO  
DURATION

The term of existence of the Corporation is perpetual.

ARTICLE THREE  
PURPOSES

The purpose for which the Corporation is formed is for sales, and all activities ancillary thereto and to engage in the transaction of any and all lawful business for which corporations may be incorporated under the Alabama Business Act.

ARTICLE FOUR  
REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is 201 Lane Park Circle, Maylene AL 35114, and the name of the initial registered agent at such address is Ruben Bonilla.

ARTICLE FIVE  
CAPITAL STOCK

The aggregate number of shares which the Corporation has authority to issue is 1,000 all of which shall be common shares with par value of \$1.00 per share.

**ARTICLE SIX**  
**CAPITAL**

The minimum amount of capital with which the Corporation shall begin business is \$1,000.00.

**ARTICLE SEVEN**  
**DIRECTORS**

There shall be one Directors constituting the initial Board of Directors. The names and addresses of such persons who are to serve until the first annual meeting of shareholders, or until their successors are elected and qualified, are as follows:

<u>President</u>	<u>JULIO BONILLA</u> <u>2904 McAlpine Circle</u> <u>Birmingham AL 35242</u>
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<u>Vice President</u>	<u>JULIO BONILLA</u> <u>2904 McAlpine Circle</u> <u>Birmingham AL 35242</u>
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<u>Treasurer</u>	<u>JULIO BONILLA</u> <u>2904 McAlpine Circle</u> <u>Birmingham AL 35242</u>
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<u>Secretary</u>	<u>JULIO BONILLA</u> <u>2904 McAlpine Circle</u> <u>Birmingham AL 35242</u>
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**ARTICLE EIGHT**  
**INCORPORATORS**

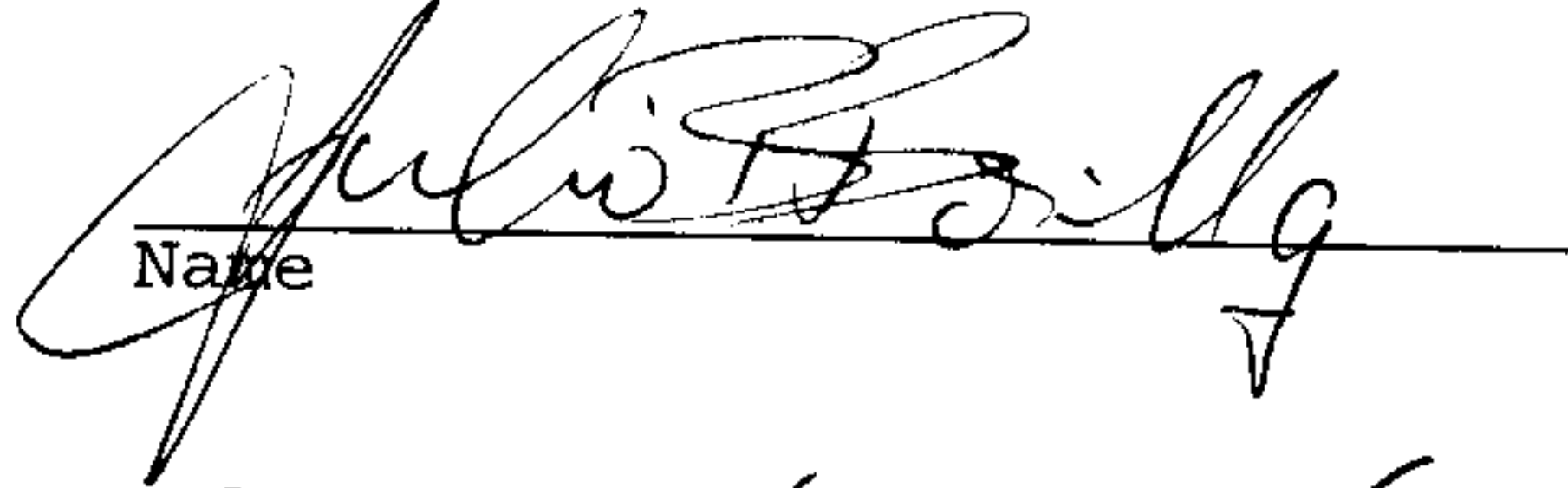
The name and address of the incorporator is as follows:

<u>Julio Bonilla</u>	<u>2904 McAlpine Circle</u> <u>Birmingham AL 35242</u>
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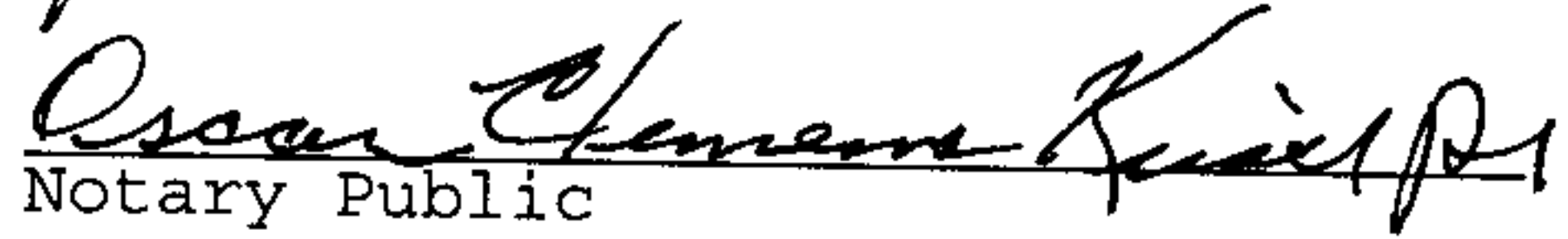
**ARTICLE NINE**  
**RIGHT TO AMEND PROVISIONS IN ARTICLES**

The Corporation reserves the right from time to time to amend, alter or repeal any provision contained in these Articles of Incorporation or to add one or more additional provisions in the manner now or hereafter prescribed by statute by a vote of two-thirds (2/3) of the issued and outstanding shares of the Corporation (excluding treasury shares), all of rights conferred on shareholders herein are granted subject to this reservation.

IN WITNESS WHEREOF, the undersigned has hereunto set  
his\her hand and seal on this 19 day of Oct,  
2000.

  
Name

(SEAL)

  
Notary Public

MY COMMISSION EXPIRES SEPTEMBER 17, 2001

# STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

**MortgageMax, Inc.**

This domestic corporation name is proposed to be incorporated in Jefferson County and is for the exclusive use of Samuel McCord, 300 21st St North Ste 600, Birmingham, AL 35203 for a period of one hundred twenty days beginning August 3, 2001 and expiring December 2, 2001.

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

August 3, 2001



Date

*Jim Bennett*

Jim Bennett

Secretary of State

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