

**Electronic Articles of Incorporation  
For**

P04000114791  
FILED  
August 05, 2004  
Sec. Of State  
Ipoole

SPECIALTY MORTGAGE SERVICES, 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:

SPECIALTY MORTGAGE SERVICES, INC.

**Article II**

The principal place of business address:

4603 N. MATANZAS AVE.  
TAMPA, FL. US 33614

The mailing address of the corporation is:

4603 N. MATANZAS AVE.  
TAMPA, FL. US 33614

**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:

100,000

**Article V**

The name and Florida street address of the registered agent is:

DAVID S RAMIREZ  
4603 N. MATANZAS AVE.  
TAMPA, FL. 33614

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

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Registered Agent Signature: DAVID S. RAMIREZ

### **Article VI**

The name and address of the incorporator is:

DAVID S. RAMIREZ  
4603 N. MATANZAS AVE.  
TAMPA, FL 33614

Incorporator Signature: DAVID S. RAMIREZ

### **Article VII**

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

Title: P,S  
DAVID S RAMIREZ  
4603 N. MATANZAS AVE.  
TAMPA, FL. 33614 US

Title: VP,T  
AMY L RAMIREZ  
4603 N. MATANZAS AVE.  
TAMPA, FL. 33614 US