

**Electronic Articles of Incorporation  
For**

**P01000097205  
FILED  
October 05, 2001  
Sec. Of State**

MORTGAGE REDUCTION 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:

MORTGAGE REDUCTION SERVICES, INC.

**Article II**

The principal place of business address:

2044 NORTH SUZANNE CIRCLE  
NORTH PALM BEACH, FL. 33408

The mailing address of the corporation is:

P O BOX 31327  
PALM BEACH GARDENS, FL. 33420

**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:

RICHARD W CONWAY  
2044 NORTH SUZANNE CIRCLE  
NORTH PALM BEACH, FL. 33408

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

Registered Agent Signature: RICHARD W. CONWAY

**Article VI**

The name and address of the incorporator is:

RICHARD W. CONWAY  
2044 NORTH SUZANNE CIRCLE  
NORTH PALM BEACH, FL 33408

Incorporator Signature: RICHARD W. CONWAY

**Article VII**

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

Title: PS  
RICHARD W CONWAY  
2044 NORTH SUZANNE CIRCLE  
NORTH PALM BEACH, FL. 33408