

**Electronic Articles of Incorporation
For**

**P02000004097
FILED
January 07, 2002
Sec. Of State**

P B GARDENS MORTGAGE, 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:

P B GARDENS MORTGAGE, INC.

Article II

The principal place of business address:

10800 N MILITARY TRAIL
SUITE 231
PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:

10800 N MILITARY TRAIL
SUITE 231
PALM BEACH GARDENS, FL. 33410

Article III

The purpose for which this corporation is organized is:

THE CORPORATE PURPOSE IS TO ACT AS A MORTGAGE BROKER
BUSINESS TO ACQUIRE MORTGAGES AS FIRST, SECOND, ETC. FOR
RESIDENTIAL, COMMERCIAL, INDUSTRIAL, AND VACANT LAND.

Article IV

The number of shares the corporation is authorized to issue is:

500

Article V

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

ROBERT W SCHNEIDER
10800 N MILITARY TRAIL
SUITE 231
PALM BEACH GARDENS, FL. 33410

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

Registered Agent Signature: ROBERT W. SCHNEIDER

Article VI

The name and address of the incorporator is:

ROBERT W. SCHNEIDER
10800 N MILITARY TRAIL
PALM BEACH GARDENS
FLORIDA 33410

Incorporator Signature: ROBERT W. SCHNEIDER

Article VII

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

Title: PV
ROBERT W SCHNEIDER
6558 140TH LANE
PALM BEACH GARDENS, FL. 33418

Title: ST
LINDA SCHNEIDER
6558 140TH LANE
PALM BEACH GARDENS, FL. 33418