

**Electronic Articles of Incorporation
For**

P02000090187
FILED
August 20, 2002
Sec. Of State

B-W 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:

B-W MORTGAGE SERVICES, INC

Article II

The principal place of business address:

180 N. INDIANA
#5
ENGLEWOOD, FL. 34223

The mailing address of the corporation is:

180 N. INDIANA
#5
ENGLEWOOD, FL. 34223

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:

WILLIAM R NOVAK JR
717 GULF COAST BLVD
VENICE, FL. 34292

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

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Registered Agent Signature: WILLIAM R NOVAK JR.

Article VI

The name and address of the incorporator is:

WILLIAM R. NOVAK JR
717 GULF COAST BLVD.
VENICE, FL 34292

Incorporator Signature: WILLIAM R NOVAK JR.

Article VII

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

Title: P
WILLIAM R NOVAK JR
180 N. INDIANA #5
ENGLEWOOD, FL. 34223

Article VIII

The effective date for this corporation shall be:

08/19/2002