

**Electronic Articles of Incorporation
For**

P03000107575
FILED
October 01, 2003
Sec. Of State

PREMIUM MORTGAGE SERVICES OF AMERICA, 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:

PREMIUM MORTGAGE SERVICES OF AMERICA, INC.

Article II

The principal place of business address:

40431 U.S. 19 NORTH
TARPON SPRINGS, FL. 34683

The mailing address of the corporation is:

40431 U.S. 19 NORTH
TARPON SPRINGS, FL. 34689

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:

1000

Article V

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

BRUCE KIRK
40431 U.S. 19 NORTH
TARPON SPRINGS, FL. 34689

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

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Registered Agent Signature: BRUCE KIRK

Article VI

The name and address of the incorporator is:

BRUCE KIRK
40431 U.S. 19 NORTH
TARPON SPRINGS, FL 34689

Incorporator Signature: BRUCE KIRK

Article VII

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

Title: P
BRUCE KIRK
40431 U.S. 19 NORTH
TARPON SPRINGS, FL. 34683 US

Title: S
BRUCE KIRK
40431 U.S. 19 NORTH
TARPON SPRINGS, FL. 34683

Title: T
BRUCE KIRK
40431 U.S. 19 NORTH
TARPON SPRINGS, FL. 34683

Article VIII

The effective date for this corporation shall be:

09/29/2003