Electronic Articles of Incorporation For

P04000014590 FILED January 20, 2004 Sec. Of State

21ST CENTURY 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:

21ST CENTURY MORTGAGE SERVICES, INC

Article II

The principal place of business address:

20284 SW 85 AVE MIAMI, FL. 33189

The mailing address of the corporation is:

20284 SW 85 AVE MIAMI, FL. 33189

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:

OWEN M TAYLOR 20284 SW 85 AVE MIAMI, FL. 33189 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: OWEN TAYLOR

Article VI

The name and address of the incorporator is:

OWEN TAYLOR 20284 SW 85 AVE MIAMI,FL 33189

Incorporator Signature: OWEN TAYLOR

Article VII

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

Title: P OWEN M TAYLOR 20284 SW 85 AVE MIAMI, FL. 33189

Title: V FRANCINE P TAYLOR 20284 SW 85 AVE MIAMI, FL. 33189

Article VIII

The effective date for this corporation shall be:

04/01/2004