

**Electronic Articles of Incorporation
For**

P04000050339
FILED
March 22, 2004
Sec. Of State
DBROWN

KEYS 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:

KEYS MORTGAGE SERVICES INC

Article II

The principal place of business address:

673 INDIES ROAD
RAMROD KEY, FL. 33042

The mailing address of the corporation is:

673 INDIES ROAD
RAMROD KEY, FL. 33042

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:

5000

Article V

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

TAMMY L GERMAIN
673 INDIES ROAD
RAMROD KEY, FL. 33042

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

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Registered Agent Signature: TAMMY GERMAIN

Article VI

The name and address of the incorporator is:

PATIENCE ACCOUNTING & TAX SERVICE INC
P.O. BOX 420503
SUMMERLAND KEY, FL 33042-0503

Incorporator Signature: MARILYN SOMMERHOFF

Article VII

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

Title: P
TAMMY L GERMAIN
673 INDIES RD
RAMROD KEY, FL. 33042

Article VIII

The effective date for this corporation shall be:

03/22/2004