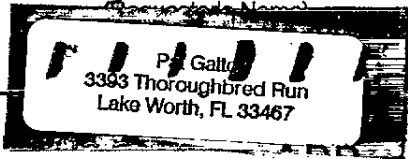


P04000078259



(Address)

(City/State/Zip/Phone #)

☐ PICK-UP ☐ WAIT ☐ MAIL

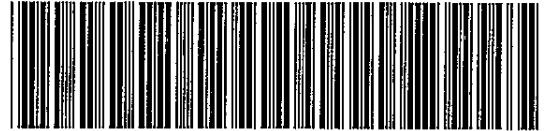
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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W04-17581
05/6



FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

May 6, 2004

PAT GATTO
3393 THOROUGHBRED RUN
LAKE WORTH, FL 33467

SUBJECT: TANDEM MORTGAGE SERVICES INC.
Ref. Number: W04000017580

We have received your document for TANDEM MORTGAGE SERVICES INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must state the number of shares of authorized stock.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6878.

Alan Crum
Document Specialist
New Filings Section

Letter Number: 604A00031034

CERTIFICATE OF INCORPORATION

OF

TANDEM MORTGAGE SERVICES *Inc.*

FIRST: The name of this corporation shall be:
TANDEM MORTGAGE SERVICES *Inc.*

SECOND: It's principal office in the State of
Florida is to be located at: 3393 Thoroughbred Run
Lake Worth, FL 33467.

THIRD: The nature of the business and the objects
and pruposes to be transacted, promoted and carried on are to
do any and all of the things herein mentioned, as fully and to
the same extent as natural persons might or could do, and in
any part of the world, viz:

To originate, service, process, buy,
underwrite, sell or otherwise perform any transaction pertaining
to the residential and commercial mortgages.

To enter into, make and perform
contracts of every kind and description with any person, firm,
association or coporation, body politic, municipality, country,
state, government or dependency thereof.

<u>NAME</u>	<u>ADDRESS</u>	<u>SHARES</u>	<u>CONSIDERATION</u>
PAT GATTO	3393 Thoroughbred Run Lake Worth, FL 33467	1,000	\$1,000.00

<u>DIRECTORS AND OFFICERS</u>		
<u>NAME</u>	<u>OFFICE HELD</u>	<u>ADDRESS</u>
PAT GATTO	Président/Treasurer	3393 Thoroughbred Run Lake Worth, FL 33467

FOURTH: The existance of the Corporation shall be perpetual.

FIFTH: The private property of the stockeolders shall
not be subject to the payment to the Corporate
debts to any extent.

SIXTH: (a) Subject to the provision of the General
Coporation Law of the State of Florida, the number
the number of directors of the Corporation shall be
no less than one (1) and shall be determined in

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CLERK OF STATE
TALLAHASSEE, FLORIDA

the By-Laws.

(b) The elevation of the directors need not be by ballot.

SEVENTH: IN FURTHERANCE AND NOT IN LIMITATION of the general powers conferred by the laws of the State of Florida, the Board of Directors is expressly authorized to;

Make, alter or repeal the By-Laws of the Corporation; fix the amount to be preserved as or for working capital or for any other purpose, to fund such reserve or reserves, and to abolish any such reserve or reserves, fund or funds; to authorize or cause to be executed mortgages and liens upon the real property and personal property of this corporation.

To borrow or raise money for any purpose of the Corporation, without limit as to amount, and in connection therewith, to grant collateral or other security either alone or jointly with any other person, firm or corporation, and to make, execute, draw, accept, endorse, discount, pledge, issue, sell or otherwise dispose of promissory notes, drafts, bills of exchange, warrants, bonds, debentures and other evidences of indebtedness.

To have one or more offices, conduct and carry on its business and operations and promote its objects within and without the State of Florida, in other states, the District of Columbia, the Territories, colonies and dependencies of the United States, and in foreign countries, without restrictions as to place or amount, but subject to the laws of such state, district, territory, colony, dependence, or country as permitted under the General Corporation Law of the State of Florida.

EIGHTH: The Corporation reserves the right to amend, alter or repeal any provision contained in this Certificate of Incorporation in the manner now or hereafter prescribed by the Statutes of Florida, and all rights and powers conferred on directors and stockholders herein are granted subject to this reservation.

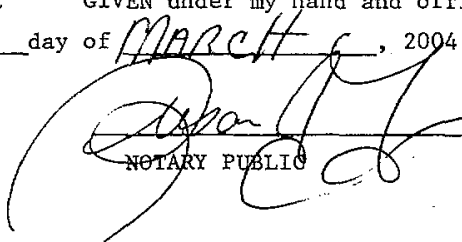
THE UNDERSIGNED, for the purpose of forming a Corporation under the laws of the State of Florida, do make, file and record this Certificate, and do hereby certify that the herein stated are true, and I have accordingly hereunto set my hand and seal.

DATED THIS 2ND DAY OF MARCH, 2004
Pat Gatto (SEAL)
PAT GATTO - President-Treasurer

STATE OF FLORIDA
COUNTY OF PALM BEACH

BE IT REMEMBERED, that personally appeared before me,
a Notary Public, Pat Gatto, party to the foregoing Certificate
of Incorporation, know to me personally, or by acceptable
identification, to be such, and I have made known to him the
contents of said Certificate. He did acknowledge that he signed,
sealed and delivered the same as His voluntary act and deed, and
deposed that the facts herein stated were truly set forth.

GIVEN under my hand and official seal of office this
4 day of MARCH, 2004


NOTARY PUBLIC



Susan J Travers
My Commission CC955022
Exp. July 16, 2004

CERTIFICATE DESIGNATING PLACE OF BUSINESS AND DOMICILE FOR THE SERVICE
OF PROCESS WITHING THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE
SERVED.

In pursuance of Chapter 48.091, Florida Statutes
the following is submitted, in compliance with said act:

FIRST: That TANDEM MORTGAGE SERVICES, is qualified to do
Inc.
business under the laws of the State of Florida with its principal
place of business at:

3393 Thoroughbred Run
Lake Worth, FL 33467

State of Florida has appointed PAT GATTO, as its agent to accept service
of process within the state of Florida.

ACKNOWLEDGEMENT:

Having been named to accept service of process for
the above stated Corporation, at place designated in the Certificate, I
hereby accept to act in this capacity, and agree to comply with the
provision of said Act relative to keeping open said place of business.

BY *Pat Gatto* (SEAL)
PAT GATTO - Treasurer

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04 MAY 14 PM 3:01
SECRETARY OF STATE
TALLAHASSEE FLORIDA