Electronic Articles of Incorporation For

P04000129934 FILED September 15, 2004 Sec. Of State jshivers

PROCESSING MANAGEMENT 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:

PROCESSING MANAGEMENT SERVICES, INC

Article II

The principal place of business address:

1539 NE 15TH AVENUE FORT LAUDERDALE, FL. US 33304

The mailing address of the corporation is:

1539 NE 15TH AVENUE FORT LAUDERDALE, FL. US 33304

Article III

The purpose for which this corporation is organized is: MORTGAGE PROCESSING TRAINING

Article IV

The number of shares the corporation is authorized to issue is:

Article V

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

LORI S SEIDMAN 1539 NE 15TH AVENUE FORT LAUDERDALE, FL. 33304 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: LORI S SEIDMAN

Article VI

The name and address of the incorporator is:

LORI S SEIDMAN 1539 NE 15TH AVENUE

FORT LAUDERDALE, FL 33304

Incorporator Signature: LORI S SEIDMAN

Article VII

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

Title: P LORI S SEIDMAN 1539 NE 15TH AVENUE FORT LAUDERDALE, FL. 33304 US

Article VIII

The effective date for this corporation shall be:

09/15/2004

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