

**Electronic Articles of Incorporation
For**

P04000136348
FILED
September 30, 2004
Sec. Of State
bmcknight

GLOBAL MORTGAGE-THE CRYSTAL GROUP 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:

GLOBAL MORTGAGE-THE CRYSTAL GROUP INC

Article II

The principal place of business address:

912 E. FLETCHER AVE
TAMPA, FL. 33612

The mailing address of the corporation is:

10335 MILLPORT DRIVE
TAMPA, FL. 33626

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:

550

Article V

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

BRANDI L ELLINGTON
10335 MILLPORT DRIVE
TAMPA, FL. FL

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

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Registered Agent Signature: BRANDI L. ELLINGTON

Article VI

The name and address of the incorporator is:

ZIMMER AND LAWSON ACCOUNTING FIRM
2403 STATE WEST STREET
TAMPA, FLORIDA

Incorporator Signature: MONICA LAWSON

Article VII

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

Title: P
JEFFREY T CRYSTAL
10335 MILLPORT DRIVE
TAMPA, FL. 33626

Title: VP
BRANDI L ELLINGTON
10335 MILLPORT DRIVE
TAMPA, FL. 33626

Article VIII

The effective date for this corporation shall be:

09/29/2004