

**Electronic Articles of Incorporation
For**

P04000143099
FILED
October 18, 2004
Sec. Of State
nculligan

MORTGAGE SPECIALTIES, 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:

MORTGAGE SPECIALTIES, INC.

Article II

The principal place of business address:

4630 LIPSCOMB ST. NE
SUITE 21
PALM BAY, FL. 32905

The mailing address of the corporation is:

4630 LIPSCOMB ST. NE
SUITE 21
PALM BAY, FL. 32905

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:

1000

Article V

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

RICHARD L LAMB ESQ.
1517 20TH STREET
VERO BEACH, FL. 32960

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

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Registered Agent Signature: RICHARD L. LAMB

Article VI

The name and address of the incorporator is:

RICHARD L. LAMB, ESQ.
1517 20TH STREET
VERO BEACH, FL 32960

Incorporator Signature: RICHARD L. LAMB

Article VII

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

Title: P
CHARLES HEARNshaw
4630 LIPSCOMB ST. NE
PALM BAY, FL. 32905