Electronic Articles of Incorporation For

P04000144904 FILED October 20, 2004 Sec. Of State jshivers

CREATIVE 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: CREATIVE MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

7910 NORTH TAMIAMI TRAIL UNIT 103 SARASOTA, FL. 34243

The mailing address of the corporation is:

7910 NORTH TAMIAMI TRAIL UNIT 103 SARASOTA, FL. 34243

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: 100,000

Article V

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

DAVID W WILCOX 308 13TH ST. W. BRADENTON, FL. 34205 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: DAVID W. WILCOX

Article VI

The name and address of the incorporator is:

DAVID W. WILCOX 308 13TH ST. W.

BRADENTON, FL 34205

Incorporator Signature: DAVID W. WILCOX

Article VII

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

Title: PSD ALFREDIA M PROCTOR 7910 N. TAMIAMI TR. UNIT 103 BRADENTON, FL. 34243 P04000144904 FILED October 20, 2004 Sec. Of State jshivers