

**Electronic Articles of Incorporation
For**

P04000150458
FILED
November 02, 2004
Sec. Of State
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CITY FINANCIAL & 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:

CITY FINANCIAL & MORTGAGE SERVICES INC

Article II

The principal place of business address:

4129 CHASTAIN DR.
MELBOURNE, FL. US 32940

The mailing address of the corporation is:

4129 CHASTAIN DR.
MELBOURNE, FL. US 32940

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:

75,000

Article V

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

KATHY K CREGAN
4129 CHASTAIN DR.
MELBOURNE, FL. 32940

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

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Registered Agent Signature: KATHY K. CREGAN

Article VI

The name and address of the incorporator is:

KATHY K. CREGAN
4129 CHASTAIN DR.
MELBOURNE, FL 32940

Incorporator Signature: KATHY K. CREGAN

Article VII

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

Title: P
ANNETTE SHUNTICH
158 N. ATLANTIC BLVD
COCOA BEACH, FL. 32931 US

Title: VP
ANNETTE SHUNTICH
158 N. ATLANTIC BLVD
COCOA BEACH, FL. 32931 US

Article VIII

The effective date for this corporation shall be:

11/02/2004