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FLORIDA PROFIT CORPORATION OR P.A.

Mariner Mortgage Solutions, Inc.

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ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

MARINER MORTGAGE SOLUTIONS, INC.**ARTICLE II PRINCIPAL OFFICE**

The principal place of business/trading address is:

**404 SWEET BRIAR COURT
YARDLEY, PA 19067****ARTICLE III PURPOSE**

The purpose for which the corporation is organized is:

MORTGAGE BROKER**ARTICLE IV SHARES**

The number of shares of stock is:

1,000**ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS**

List name(s), address(es) and specific title(s):

**JOSEPH F.R. CUSTA
404 SWEET BRIAR CT
YARDLEY, PA 19067
CHAIRMAN/CEO****GEORGE NICE
48 SHEFFIELD LN.
WEST CHESTER, PA 19380
PRESIDENT/COO****MICHELLE L. CUSTA
404 SWEET BRIAR C.
YARDLEY, PA 19067
SECRETARY/TREASURER****ARTICLE VI REGISTERED AGENT**

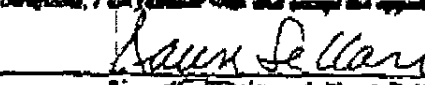
The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

**DAWN SELLARI
14692 ESCALANTE WAY.
BOWTIE SPRINGS, FL 34135****ARTICLE VII INCORPORATOR**

The name and address of the incorporator is:

**JOSEPH F.R. CUSTA
404 SWEET BRIAR CT
YARDLEY, PA 19067**

~~~~~  
 Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

  
 Signature/Registered Agent **DAWN SELLARI**

Date

**11-16-04**
  
 Signature/Incorporator
**JOSEPH F.R. CUSTA**

Date

**11/19/2004**

FORM 1001/2004 CT Form 1001

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