

**Electronic Articles of Incorporation
For**

P05000004774
FILED
January 10, 2005
Sec. Of State
nculligan

KILAMS MORTGAGE & PROCESSING 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:

KILAMS MORTGAGE & PROCESSING INC.

Article II

The principal place of business address:

3600 S. STATE RD 7
236
MIRAMAR, FL. 33023

The mailing address of the corporation is:

3600 S. STATE RD 7
236
MIRAMAR, FL. 33023

Article III

The purpose for which this corporation is organized is:

MORTGAGE PROCESSING

Article IV

The number of shares the corporation is authorized to issue is:

100

Article V

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

JACQUELINE SHIRLEY
3600 S. STATE RD 7
236
MIRAMAR, FL. 33023

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

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Registered Agent Signature: JACQUELINE SHIRLEY

Article VI

The name and address of the incorporator is:

JACQUELINE SHIRLEY
821 NE 207 LANE #203
MIAMI, FL 33179

Incorporator Signature: JACQUELINE SHIRLEY

Article VII

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

Title: P
JACQUELINE SHIRLEY
3600 S. STATE RD 7
MIRAMAR, FL. 33023

Title: VP
DEBRA SHIRLEY
3600 S. STATE RD 7
MIRAMAR, FL. 33023

Article VIII

The effective date for this corporation shall be:

01/08/2005