

**Electronic Articles of Incorporation
For**

P05000040421
FILED
March 16, 2005
Sec. Of State
tburch

CFS MORTGAGES 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:
CFS MORTGAGES INC.

Article II

The principal place of business address:
1395 ARMORY DRIVE NE
PALM BAY, FL. 32907

The mailing address of the corporation is:
1539 BLUE HILL AVE
4
BOSTON, MA. 02126

Article III

The purpose for which this corporation is organized is:
ANY AND ALL LAWFUL MORTGAGE BROKER BUSINESS

Article IV

The number of shares the corporation is authorized to issue is:
15,000 NON-PAR

Article V

The name and Florida street address of the registered agent is:
RICHARD C PHIPPS SR.
1395 ARMORY DR. NE
PALM BAY, FL. 32907

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

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Registered Agent Signature: RICHARD C. PHIPPS

Article VI

The name and address of the incorporator is:

RICHARD PHIPPS
1539 BLUE HILL AVE
BOSTON MA 02126

Incorporator Signature: RICHARD C. PHIPPS

Article VII

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

Title: P
RICHARD C PHIPPS SR.
608 HARVARD STREET
BOSTON, MA. 02126

Title: VP
CHERYL OVERTON
624 HYDE PARK AVE
BOSTON, MA. 02131