

**Electronic Articles of Incorporation
For**

P05000042788
FILED
March 21, 2005
Sec. Of State
clewis

CHRISTOPHER G. HIGGINS P.A.

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:

CHRISTOPHER G. HIGGINS P.A.

Article II

The principal place of business address:

813 7TH AVENUE
NEW SMYRNA BEACH, FL. US 32169

The mailing address of the corporation is:

813 7TH AVENUE
NEW SMYRNA BEACH, FL. US 32169

Article III

The purpose for which this corporation is organized is:

THIS CORPORATION IS ORGANIZED FOR TRANSACTING BUSINESS AS A
MORTGAGE BROKER.

Article IV

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

1000

Article V

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

CHRISTOPHER G HIGGINS
813 7TH AVENUE
NEW SMYRNA BEACH, FL. 32169

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

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Registered Agent Signature: CHRISTOPHER G. HIGGINS

Article VI

The name and address of the incorporator is:

DAVID STRONG
209 DUNLAWTON AVENUE
SUITE 14
PORT ORANGE, FL 32127

Incorporator Signature: DAVID STRONG

Article VII

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

Title: PVST
CHRISTOPHER G HIGGINS
813 7TH AVENUE
NEW SMYRNA BEACH, FL. 32169 US

Article VIII

The effective date for this corporation shall be:

03/21/2005