Electronic Articles of Incorporation For

P05000048503 FILED March 31, 2005 Sec. Of State jshivers

LIBERTY LENDING & 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:

LIBERTY LENDING & MORTGAGE SERVICES INC.

Article II

The principal place of business address:

1560 SAWGRASS CORPORAT PARKWAY 4TH FLOOR SUNRISE, FL. 33323

The mailing address of the corporation is:

1560 SAWGRASS CORPORAT PARKWAY 4TH FLOOR SUNRISE, FL. 33323

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: 100 SHARES @ \$ 1.00 PAR VALUE EACH

Article V

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

DAVID R HULBERT 5571 NORTH WINSTON PARK BOULEVARD 302 COCONUT CREEK, FL. 33073 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID R. HULBERT

Article VI

The name and address of the incorporator is:

DAVID R. HULBERT 5571 NORTH WINSTON PARK BOULEVARD COCONUT CREEK, FLORIDA 33073

Incorporator Signature: DAVID R. HULBERT

Article VII

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

Title: P
DAVID R HULBERT
5571 NORTH WINSTON PARK BOULEVARD
COCONUT CREEK, FL. 33073

Article VIII

The effective date for this corporation shall be:

03/31/2005