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pinnacle mortgage services, inc.

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ARTICLES OF INCORPORATION

OF

PINNACLE MORTGAGE SERVICES, INC.

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, does hereby act as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the corporation ("Corporation") is: PINNACLE MORTGAGE SERVICES, INC.

ARTICLE II

The street address of the principal office of the Corporation 1711 Periwinkle Way, Unit D. Sanibel, FL 33957

ARTICLE IV

The maximum number of shares this Corporation is authorized to issue is 1,000.00 shares, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE V

The initial street address of the Corporation's registered office is 1711 Periwinkle Way, Unit D. Sanibel, FL 33957 The initial registered agent for the Corporation at that address is Robert Guggino

ARTICLE VI

The initial board of directors shall consist of one member. The name and address of the person who will serve on the initial board of directors is:

Name	Address
Robert J. Guggino	1711 Periwinkle Way, Unit D. Sanibel, FL 33957

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ARTICLE VII

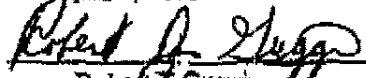
The name and street address of the person signing these articles of incorporation is:

Name	Address
Robert J. Guggino	1711 Periwinkle Way, Unit D. Sanibel, FL 33957

ARTICLE VIII

The corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation
this April 7, 2005


Robert J. Guggino

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process 1711 Periwinkle Way, Unit D. Sanibel, FL 33957 as designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).


Robert J. Guggino

Date: April 7, 2005

Prepared By/Return To:
Ronald S. Urkovich
Attorney At Law
2323 Wooster Lane, Suite 3
Sanibel Island, Florida 33957
(239) 472-9082

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