

**Electronic Articles of Incorporation
For**

P05000098006
FILED
July 12, 2005
Sec. Of State
Ipooe

CONSORTIUM 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:

CONSORTIUM MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

1401 MANATEE AVENUE WEST
SUITE 1100
BRADENTON, FL. US 34205

The mailing address of the corporation is:

1401 MANATEE AVENUE WEST
SUITE 1100
BRADENTON, FL. US 34205

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:

1000

Article V

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

JOHN GISLASON
1401 MANATEE AVENUE WEST
SUITE 1100
BRADENTON, FL. 34205

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

P05000098006
FILED
July 12, 2005
Sec. Of State
Ipoole

Registered Agent Signature: JOHN GISLASON

Article VI

The name and address of the incorporator is:

JORGE LESCANO
POB 52702
SARASOTA, FL 34232

Incorporator Signature: JORGE LESCANO

Article VII

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

Title: P
DAVID M PECK
1401 MANATEE AVENUE WEST - SUITE 1100
BRADENTON, FL. 34205 US

Title: VP
JOHN L GISLASON
1401 MANATEE AVENUE WEST - SUITE 1100
BRADENTON, FL. 34205 US

Title: CEO
JORGE M LESCANO
1401 MANATEE AVENUE WEST - SUITE 1100
BRADENTON, FL. 34205 US

Title: CFO
DALE J SEXTON
1401 MANATEE AVENUE WEST - SUITE 1100
BRADENTON, FL. 34205 US

Article VIII

The effective date for this corporation shall be:

07/12/2005