

**Electronic Articles of Incorporation
For**

P05000111220
FILED
August 10, 2005
Sec. Of State
clewis

D MORTGAGE EXPERTS, 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:

D MORTGAGE EXPERTS, INC.

Article II

The principal place of business address:

300 31ST STREET NORTH
SUITE 565
ST. PETERSBURG, FL. 33713

The mailing address of the corporation is:

300 31ST STREET NORTH
SUITE 565
ST. PETERSBURG, FL. 33713

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:

MARGARET A PHILLIP
2510 69TH AVENUE SOUTH
ST. PETERSBURG, FL. 33712

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

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Registered Agent Signature: MARGARET A. PHILLIP

Article VI

The name and address of the incorporator is:

MARGARET A. PHILLIP
2510 69TH AVENUE SOUTH
ST. PETERSBURG, FL 33712

Incorporator Signature: MARGARET A. PHILLIP

Article VII

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

Title: P
MARGARET A PHILLIP
2510 69TH AVENUE SOUTH
ST. PETERSBURG, FL. 33712

Article VIII

The effective date for this corporation shall be:

08/10/2005