

**Electronic Articles of Incorporation
For**

P05000115137
FILED
August 18, 2005
Sec. Of State
vingram

PALM BEACH 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:

PALM BEACH MORTGAGE SERVICES INC.

Article II

The principal place of business address:

4400 NORTH FEDERAL HIGHWAY
SUITE 2
BOCA RATON, FL. US 33431

The mailing address of the corporation is:

4400 NORTH FEDERAL HIGHWAY
SUITE 2
BOCA RATON, FL. US 33431

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER

Article IV

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

60 SHARES WITHOUT PAR VALUE

Article V

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

ALISA F SANTA
4400 NORTH FEDERAL HIGHWAY
SUITE 2
BOCA RATON, FL. 33431

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

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Registered Agent Signature: ALISA F. SANTA

Article VI

The name and address of the incorporator is:

JODY V. CROWLEY
283 WASHINGTON AVENUE
ALBANY, NY 12206

Incorporator Signature: JODY V. CROWLEY

Article VII

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

Title: P
ALISA F SANTA
4400 NORTH FEDERAL HIGHWAY, STE 2
BOCA RATON, FL. 33431 US

Title: SEC
FABIO LAURIA
4400 NORTH FEDERAL HIGHWAY, STE 2
BOCA RATON, FL. 33431 US