

**Electronic Articles of Incorporation
For**

P05000133094
FILED
September 28, 2005
Sec. Of State
wcunningham

PALM MORTGAGE SOLUTIONS, 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 MORTGAGE SOLUTIONS, INC.

Article II

The principal place of business address:

3100 SOUTH GATE CIRCLE
SUITE A
SARASOTA, FL. US 34239

The mailing address of the corporation is:

3379 ESPANOLA DR.
SARASOTA, FL. US 34239

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

Article V

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

TRUDY E TEAGUE
3379 ESPANOLA DR.
SARASOTA, FL. 34239

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

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Registered Agent Signature: TRUDY TEAGUE

Article VI

The name and address of the incorporator is:

ETHAN TEAGUE
3379 ESPANOLA DR.
SARASOTA, FL 34239

Incorporator Signature: ETHAN TEAGUE

Article VII

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

Title: P
ETHAN M TEAGUE
3379 ESPANOLA DR.
SARASOTA, FL. 34239 US

Title: VP
JAMES D TEAGUE
1915 KENILWORTH ST.
SARASOTA, FL. 34231 US

Article VIII

The effective date for this corporation shall be:

09/28/2005