

**Electronic Articles of Incorporation
For**

P05000134638
FILED
September 30, 2005
Sec. Of State
jshivers

CREATIVE HOME 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:

CREATIVE HOME MORTGAGE SOLUTIONS, INC.

Article II

The principal place of business address:

7707 OAK GROVE CIRCLE
LAKE WORTH, FL. US 33467

The mailing address of the corporation is:

7707 OAK GROVE CIRCLE
LAKE WORTH, FL. US 33467

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:

10

Article V

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

JENNIFER N KIRK
7707 OAK GROVE CIRCLE
LAKE WORTH, FL. FL

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

P05000134638
FILED
September 30, 2005
Sec. Of State
jshivers

Registered Agent Signature: JENNIFER N KIRK

Article VI

The name and address of the incorporator is:

JENNIFER N. KIRK
7707 OAK GROVE CIRCLE
LAKE WORTH, FL 33467

Incorporator Signature: JENNIFER N KIRK

Article VII

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

Title: P
JENNIFER N KIRK
7707 OAK GROVE CIRCLE
LAKE WORTH, FL. 33467