

**Electronic Articles of Incorporation
For**

P05000141407
FILED
October 17, 2005
Sec. Of State
jshivers

4 - STREAMS MORTGAGES, INCORPORATED

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:

4 - STREAMS MORTGAGES, INCORPORATED

Article II

The principal place of business address:

4282 MCKINNON ROAD
WINDERMERE, FL. 34786

The mailing address of the corporation is:

PO BOX 154
WINDERMERE, FL. 34786

Article III

The purpose for which this corporation is organized is:

TO PROVIDE MORTGAGE SERVICES

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:

SVLM UNIVERSAL REALTY&INVESTMENT SVCS,LLC
4282 MCKINNON ROAD
WINDERMERE, FL. 34786

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

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Registered Agent Signature: SAMUEL K. ANDERSON

Article VI

The name and address of the incorporator is:

SVLM UNIVERSAL REALTY & INVESTMENT SERVICES, LLC
PO BOX 154
WINDERMERE, FL 34786

Incorporator Signature: SAMUEL K. ANDERSON

Article VII

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

Title: CEO
SVLM UNIVERSALREALTY&INVESTMENT SVCS,LLC
4282 MCKINNON ROAD
WINDERMERE, FL. 34786 US