

**Electronic Articles of Incorporation
For**

P05000145783
FILED
October 31, 2005
Sec. Of State
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INNOVATIVE MORTGAGE SERVICES GROUP, 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:

INNOVATIVE MORTGAGE SERVICES GROUP, INC.

Article II

The principal place of business address:

1448 OAKFIELD DRIVE
BRANDON, FL. 33511

The mailing address of the corporation is:

1448 OAKFIELD DRIVE
BRANDON, FL. 33511

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:

ELIZABETH A BREWER
1448 OAKFIELD DRIVE
BRANDON, FL. 33511

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

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Registered Agent Signature: ELIZABETH A. BREWER

Article VI

The name and address of the incorporator is:

ELIZABETH A. BREWER
1448 OAKFIELD DRIVE
BRANDON, FL. 33511

Incorporator Signature: ELIZABETH A. BREWER

Article VII

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

Title: P
ELIZABETH A BREWER
1448 OAKFIELD DRIVE
BRANDON, FL. 33511

Title: VP
TORRIE D FAGAN
1448 OAKFIELD DRIVE
BRANDON, FL. 33511