Electronic Articles of Incorporation For

P05000145921 FILED October 31, 2005 Sec. Of State jshivers

AMERICA 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:

AMERICA MORTGAGE SERVICES, INC

Article II

The principal place of business address:

1920 WEST BAY DRIVE SUITE 4A LARGO, FL. 33770

The mailing address of the corporation is:

1920 WEST BAY DRIVE SUITE 4A LARGO, FL. 33770

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:

JASON R LAYMAN 1920 WEST BAY DRIVE SUITE 4A LARGO, FL. 33770 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JASON R LAYMAN

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Article VI

The name and address of the incorporator is:

GARY J BROCHETTI

1920 WEST B

AY DRIVE

SUITE 4A LARGO, FLOR

IDA 33770

Incorporator Signature: GARY J BROCHETTI

Article VII

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

Title: P GARY J BROCHETTI 1920 WEST BAY DRIVE SUITE 4A LARGO, FL. 33770

Title: VP TIMOTHY C SHEARS 2969 WEST BAY DRIVE SUITE 4A LARGO, FL. 33770

Title: TRES JASON R LAYMAN 1920 WEST BAY DRIVE SUITE 4A LARGO, FL. 33770

Article VIII

The effective date for this corporation shall be:

10/31/2005