

**Electronic Articles of Incorporation
For**

P05000146888
FILED
November 02, 2005
Sec. Of State
thampton

TOWER 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:

TOWER MORTGAGE SERVICES INC.

Article II

The principal place of business address:

241 RUBY AVE
SUITE F
KISSIMMEE, FL. US 34741

The mailing address of the corporation is:

241 RUBY AVE
SUITE F
KISSIMMEE, FL. US 34741

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 COMMON SHARES PAR VALUE \$1.00

Article V

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

RICHARD A SHARP JR.
2735 KISSIMMEE BAY CIR
KISSIMMEE, FL. 34744

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

P05000146888
FILED
November 02, 2005
Sec. Of State
thampton

Registered Agent Signature: RICHARD A SHARP JR.

Article VI

The name and address of the incorporator is:

RICHARD A SHARP JR.
2735 KISSIMMEE BAY CIR
KISSIMMEE, FL 34744

Incorporator Signature: RICHARD A SHARP JR.

Article VII

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

Title: DPT
RICHARD A SHARP JR.
2735 KISSIMMEE BAY CIR
KISSIMMEE, FL. 34744 US

Title: DVPS
VICKIE SHARP
2747 KISSIMMEE BAY CIR
KISSIMMEE, FL. 34744 US