

**Electronic Articles of Incorporation
For**

P05000146985
FILED
November 03, 2005
Sec. Of State
tburch

EXPERT MORTGAGE SOLUTION CORPORATION

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:

EXPERT MORTGAGE SOLUTION CORPORATION

Article II

The principal place of business address:

2434 SE 11TH STREET
POMPAÑO BEACH, FL. 33062

The mailing address of the corporation is:

2434 SE 11TH STREET
POMPAÑO BEACH, FL. 33062

Article III

The purpose for which this corporation is organized is:

CORRESPONDENT MORTGAGE LENDER

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

KAREN P CAMPBELL
2434 SE 11TH STREET
POMPAÑO BEACH, FL. 33062

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

P05000146985
FILED
November 03, 2005
Sec. Of State
tburch

Registered Agent Signature: KAREN CAMPBELL

Article VI

The name and address of the incorporator is:

KAREN CAMPBELL
2434 SE 11TH STREET
POMPANO BEACH, FL 33062

Incorporator Signature: KAREN CAMPBELL

Article VII

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

Title: P
KAREN P CAMPBELL
2434 SE 11TH STREET
POMPANO BEACH, FL. 33062

Title: VP
KADIAN K PINNOCK
10056 NW 18TH STREET
PEMBROKE PINES, FL. 33024

Title: D
BETTY B MORENO
2434 SE 11TH STREET
POMPANO BEACH, FL. 33062

Article VIII

The effective date for this corporation shall be:

11/02/2005