

**Electronic Articles of Incorporation
For**

P05000154534
FILED
November 22, 2005
Sec. Of State
jshivers

SMITH MORTGAGE'S 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:
SMITH MORTGAGE'S INC.

Article II

The principal place of business address:
2766 BRANDYWINE CREEK DRIVE WEST
JACKSONVILLE, FL. 32221

The mailing address of the corporation is:
2766 BRANDYWINE CREEK DRIVE WEST
JACKSONVILLE, FL. 32221

Article III

The purpose for which this corporation is organized is:
NEW BUSINESS

Article IV

The number of shares the corporation is authorized to issue is:
500

Article V

The name and Florida street address of the registered agent is:
NICHOLE M SMITH
2766 BRANDYWINE CREEK DRIVE WEST
JACKSONVILLE, FL. 32221

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

P05000154534
FILED
November 22, 2005
Sec. Of State
jshivers

Registered Agent Signature: NICHOLE SMITH

Article VI

The name and address of the incorporator is:

NICHOLE M. SMITH
2766 BRANDYWINE CREEK DRIVE WEST
JACKSONVILLE, FL 32221

Incorporator Signature: NICHOLE SMITH

Article VII

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

Title: PRES
NICHOLE M SMITH
2766 BRANDYWINE CREEK DRIVE WEST
JACKSONVILLE, FL. 32221

Article VIII

The effective date for this corporation shall be:

11/21/2005