

**Electronic Articles of Incorporation
For**

P05000160523
FILED
December 08, 2005
Sec. Of State
jshivers

MODERN MORTGAGE ADVISORS, 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:

MODERN MORTGAGE ADVISORS, INC.

Article II

The principal place of business address:

3108 TOSCANA CIRCLE
TAMPA, FL. 33610

The mailing address of the corporation is:

3108 TOSCANA CIRCLE
TAMPA, FL. 33610

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:

200

Article V

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

WAYNE T OSTING
3108 TOSCANA CIRCLE
TAMPA, FL. 33610

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

P05000160523
FILED
December 08, 2005
Sec. Of State
jshivers

Registered Agent Signature: WAYNE T. OSTING

Article VI

The name and address of the incorporator is:

KORTA & COMPANY
14502 N. DALE MABRY HWY.
SUITE 200
TAMPA, FL 33618

Incorporator Signature: JACK KORTA

Article VII

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

Title: P
WAYNE T OSTING
3108 TOSCANA CIRCLE
TAMPA, FL. 33610

Title: VP
JUSTIN W BROCKMAN
5654 SAMTER COURT
TAMPA, FL. 33610

Article VIII

The effective date for this corporation shall be:

12/08/2005