Electronic Articles of Incorporation For

P06000034086 FILED March 08, 2006 Sec. Of State bmcknight

PALM 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:

PALM MORTGAGE SERVICES INC.

Article II

The principal place of business address:

2393 S. CONGRESS AVE SUITE 200 WEST PALM BEACH, FL. PB 33406

The mailing address of the corporation is:

356 BAYSIDE RD PALM SPRINGS, FL. PB 33461

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:

EDDY L VITORES 356 BAYSIDE RD PALM SPRINGS, FL. 33461 PB I certify that I am familiar with and accept the responsibilities of registered agent.

P06000034086 FILED March 08, 2006 Sec. Of State bmcknight

Registered Agent Signature: EDDY L VITORES

Article VI

The name and address of the incorporator is:

EDDY L VITORES 356 BAYSIDE RD

PALM SPRINGS FLORIDA. 33461

Incorporator Signature: EDDY L VITORES

Article VII

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

Title: P EDDY L VITORES 356 BAYSIDE RD PALM SPRINGS, FL. 33461 PB

Title: VP DOLLY V VITORES 356 BAYSIDE RD PALM SPRINGS, FL. 33461 PB

Article VIII

The effective date for this corporation shall be:

03/01/2006