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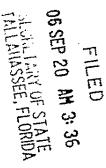
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SENDER'S EMAIL:

nsivyer@sbwlegal.com

September 19, 2006

VIA FEDERAL EXPRESS

Department of State Division of Corporations Clifton Building 2661 Executive Center Circle Tallahassee, Florida 32301

Re: Articles of Incorporation of Smith & Associates Mortgage, Inc.

Dear Sir or Madam:

Enclosed please find the Articles of Incorporation of Smith & Associates Mortgage, Inc., together with a check for \$78.75, to cover the following costs:

Filing Fee	\$ 35.00
Registered Agent Fee	35.00
Certified Copy	8.75
TOTAL	\$ 78.75

Please return the certified copy to our office in the enclosed self-addressed, postage-paid envelope.

Please call me at (813) 221-4242 if you have any questions. Thank you for your assistance.

Sincerely,
Neal A. Sivyer

Enclosures

ARTICLES OF INCORPORATION OF SMITH & ASSOCIATES MORTGAGE, INC.

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SLURETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of the corporation is Smith & Associates Mortgage, Inc.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address is 3801 West Bay to Bay Boulevard, Tampa, Florida 33602.

ARTICLE III - PURPOSE

The purpose for which the corporation is organized is to transact any and all lawful business.

ARTICLE IV - SHARES

The number of shares of stock is 1,000 share of \$1.00 par value.

ARTICLE V - INITIAL DIRECTORS

The initial board of directors shall consist of (2) members. This number may be increased or decreased from time to time in accordance with the Corporation's bylaws, but shall never be less than one. The name and address of the person who will serve on the initial board of directors is:

Name Address

Rose Connatser 3801 West Bay to Bay Boulevard,

Tampa, Florida 33602

Robert Glaser 3801 West Bay to Bay Boulevard

Tampa, Florida 33602

ARTICLE VI - REGISTERED AGENT

The name and street address of the registered agent is Neal A. Sivyer, 100 South Ashley Drive, Suite 2150, Tampa, Florida 33602.

ARTICLE VII - INCORPORATOR

The name and address of the Incorporator is Neal A. Sivyer, 100 South Ashley Drive, Suite 2150, Tampa, Florida 33602.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Dated this 1978 day of September, 2006.

Neal A. Sivyer, Registered Agent

Neal A. Sivyer, Incorporator

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