Florida Department of State Division of Corporations

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To:

Division of Corporations

Fax Number : (850)205-0381

From:

Account Name : CORPORATE CREATIONS INTERNATIONAL INC.

Account Number : 110432003053 : (305)672-0586 Phone Fax Number : (305)672-9110

# FLORIDA PROFIT/NON PROFIT CORPORATION

Karp Mortgage Services Inc.

Certificate of Status	1
Certified Copy	0
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# ARTICLES OF INCORPORATION

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SECRETARY OF STATE FALLAHASSEE, FLORIDA

### Article I. Name

The name of this Florida corporation is: Karp Mortgage Services Inc.

#### Article II. Address

The street and mailing address of the Corporation's initial principal office is: Karp Mortgage Services Inc. 2875 PGA Boulevard, Suite 100 Palm Beach Gardens FL 33410

#### Article III. Registered Agent

The name and address of the Corporation's registered agent is: The Karp Law Firm, P.A. 2875 PGA Boulevard, Suite 100 Palm Beach Gardens FL 33410

#### Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is: Joseph S. Karp

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686

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#### Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

#### Article VI. Incorporator

The name and address of the incorporator is: Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139

#### Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on October 19, 2006.

The undersigned incorporator executed these Articles of Incorporation on 10/19/2006.

CORPORATE CREATIONS INTERNATIONAL INC.

Elena S. Davila Vice President

Corporate Creations International Inc. 941 Fourth Street
Miami Beach FL 33139
(305) 672-0686

# CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

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SECRETARY OF STATE TALLAHASSEE, FLORIDA

# CORPORATION:

Karp Mortgage Services Inc.

#### REGISTERED AGENT/OFFICE:

The Karp Law Firm, P.A. 2875 PGA Boulevard, Suite 100 Palm Beach Gardens FL 33410

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

THE KARP LAW FIRM, P.A.

by E.S. Davila as attorney-in-fact

Date: 10/19/2006.

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686