

**Electronic Articles of Incorporation
For**

P07000005712
FILED
January 12, 2007
Sec. Of State
jshivers

BENEFICIAL-MORTGAGE SERVICES, INCORPORATED

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:

BENEFICIAL-MORTGAGE SERVICES, INCORPORATED

Article II

The principal place of business address:

992 SW HALEYBERY AVENUE
PORT ST. LUCIE, FL. US 34953

The mailing address of the corporation is:

992 SW HALEYBERY AVENUE
PORT ST. LUCIE, FL. US 34953

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:

5000

Article V

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

HIGH END INCOME TAX & ACCTG SERVICES
4200 NW 16TH STREET
600-A
LAUDERHILL, FL. 33313

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

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Registered Agent Signature: MICHAEL EMOKPAE

Article VI

The name and address of the incorporator is:

PRUDENCE MANDERSON
992 SW HALEYBERY AVENUE

PORT ST. LUCIE, FL 34953

Incorporator Signature: PRUDENCE MANDERSON

Article VII

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

Title: PSTD
PRUDENCE MANDERSON
992 SW HALEYBERY AVENUE
PORT ST. LUCIE, FL. 34953 US

Title: VPD
GARTH MANDERSON
992 SW HALEYBERY AVENUE
PORT ST. LUCIE, FL. 34953 US