

**Electronic Articles of Incorporation
For**

P07000107514
FILED
September 27, 2007
Sec. Of State
dwhite

CLEARWATER FEDERAL MORTGAGE CORP

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:

CLEARWATER FEDERAL MORTGAGE CORP

Article II

The principal place of business address:

20801 BISCAYNE BLVD
SUITE 403
MIAMI, FL. 33180

The mailing address of the corporation is:

20801 BISCAYNE BLVD
SUITE 403
MIAMI, FL. 33180

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:

1500

Article V

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

STEVE VINSON VP
20801 BISCAYNE BLVD
403
MIAMI, FL. 33180

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

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Registered Agent Signature: JAMES S VINSON

Article VI

The name and address of the incorporator is:

STEVE VINSON
20801 BISCAYNE BLVD
403
MIAMI, FL 33180

Incorporator Signature: STEVE VINSON

Article VII

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

Title: P
STEVE VINSON
20801 BISCAYNE BLVD, STE 403
MIAMI, FL. 33180 US

Article VIII

The effective date for this corporation shall be:

09/29/2007