

SEP. 27, 2007 1:10PM ns C S C

NO. 679 Pa^P 1 of 1

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To:

Division of Corporations
Fax Number : (850) 205-0381

From:

Account Name : CORPORATION SERVICE COMPANY
Account Number : I20000000198
Phone : (850) 521-1000
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TALLAHASSEE, FLORIDA

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FLORIDA PROFIT/NON PROFIT CORPORATION

BEACH COMMUNITY MORTGAGE SERVICES, INC.

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Col. 9-28

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
BEACH COMMUNITY MORTGAGE SERVICES, INC.**

The undersigned incorporator, Richard M. Colbert, a natural person competent to contract, hereby presents these Articles of Incorporation for the formation of a corporation under the provisions of Chapter 607, Florida Statutes.

ARTICLE I - NAME

The name of this corporation is Beach Community Mortgage Services, Inc.

ARTICLE II - PRINCIPAL OFFICE

The address of the principal office of the corporation is 17 SE Egin Parkway, Fort Walton Beach, FL 32548.

ARTICLE III - CAPITAL STOCK

This corporation is authorized to issue One Thousand (1,000) shares of \$1.00 par value common stock.

ARTICLE IV - INITIAL REGISTERED OFFICE AND AGENT

The address of the initial registered office of this corporation shall be 4 Laguna Street, Suite 101, Fort Walton Beach, FL 32548, and the name of the initial registered agent of this corporation at that address is Richard M. Colbert.

ARTICLE V - INCORPORATOR

The name and address of the person signing these Articles is:

Richard M. Colbert
4 Laguna St., Ste. 101
Ft. Walton Beach, FL 32548

SEP. 27. 2007- 1:11PM C S C

NO. 679 P. 3

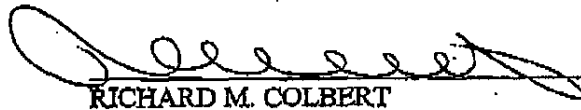
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of
Incorporation on the 27th day of September, 2007.

INCORPORATOR:



RICHARD M. COLBERT

REGISTERED AGENT ACCEPTANCE

I do hereby accept the foregoing designation as registered agent of Beach Community
Mortgage Services, Inc. Further, I am familiar with and accept the duties and obligations of such
designation.



RICHARD M. COLBERT