Electronic Articles of Incorporation For

P08000007126 FILED January 22, 2008 Sec. Of State epeterson

SMART CHOICE REAL ESTATE & MORTGAGE SERVICES INC

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:

SMART CHOICE REAL ESTATE & MORTGAGE SERVICES INC

Article II

The principal place of business address:

20241 MAXIM PARKWAY ORLANDO, FL. 32833

The mailing address of the corporation is:

20241 MAXIM PARKWAY ORLANDO, FL. 32833

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: 1000

Article V

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

SMK ACCOUNTING SERVICES,INC. 274 WILSHIRE BLVD 220 CASSELBERRY, FL. 32707 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: STEVEN KLEINBERGER

Article VI

The name and address of the incorporator is:

STEVEN KLEINBERGER 274 WILSHIRE BLVD 220 CASSELBERRY, FL. 32707

Incorporator Signature: STEVEN M. KLEINBERGER

Article VII

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

Title: P NATALIE CITARELLI 20241 MAXIM PARKWAY ORLANDO, FL. 32833 P08000007126 FILED January 22, 2008 Sec. Of State epeterson