Electronic Articles of Incorporation For

P08000012061 FILED February 01, 2008 Sec. Of State jshivers

EXPRESS MORTGAGE SPECIALTY 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:

EXPRESS MORTGAGE SPECIALTY INC

Article II

The principal place of business address:

6020 18TH AVE N SAINT PETERSBURG, FL. 33710

The mailing address of the corporation is:

6020 18TH AVE N SAINT PETERSBURG, FL. 33710

Article III

The purpose for which this corporation is organized is:

MY PURPOSE IS TO OFFER MY SERVICE TO THOSE INTERESTED IN HOME OWNERSHIP BY ORIGINATING AND MAINTAINING QUALITY MORTGAGE LOANS USING MY REALESTATE EXPERTISE AND UNDERSTANDING OF THE MORTGAGE BUSSINESS.

Article IV

The number of shares the corporation is authorized to issue is: ONE HUNDRED

Article V

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

LORENA M PADRON 6020 18TH AVE N ST PETERSBURG, FL. 33710 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: LORENA M PADRON

Article VI

The name and address of the incorporator is:

LORENA M PADRON

6020 18TH AVE

ST PETERSBURG

, FL 33710

Incorporator Signature: LORENA M PADRON

Article VII

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

Title: P LORENA M PADRON 6020 18TH AVE N SAINT PETERSBURG, FL. 33710

Article VIII

The effective date for this corporation shall be:

01/31/2008

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