Electronic Articles of Incorporation For

P08000069576 FILED July 23, 2008 Sec. Of State sprather

CROMER 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: CROMER MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

7885 159TH COURT N PALM BEACH GARDENS, FL. US 33418

The mailing address of the corporation is:

7885 159TH COURT N PALM BEACH GARDENS, FL. US 33418

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: 100

Article V

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

E. LAMARR CROMER JR. 7885 159TH COURT N PALM BEACH GARDENS, FL. 33418 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: E. LAMARR CROMER, JR.

Article VI

The name and address of the incorporator is:

E. LAMARR CROMER, JR. 7885 159TH COURT N

PALM BEACH GARDENS, FL 33418

Incorporator Signature: E. LAMARR CROMER, JR.

Article VII

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

Title: P,VP E. LAMARR CROMER JR. 7885 159TH COURT N PALM BEACH GARDENS, FL. 33418 US

Title: S,T E. LAMARR CROMER JR. 7885 159TH COURT N PALM BEACH GARDENS, FL. 33418 US

Article VIII

The effective date for this corporation shall be:

07/23/2008