CONTACT: 50000 SE ONLY (OFFICE UCC FILING & SEARCH SERVICES (Requestor's Name) 526 FAST PARK AVENUE SUITE 200 (Address) TALLAHASSEE, FL 32301 (904) 681-6528 (City, State, Zip) OFFICE USE ONLY CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known): 1. U.S. Financial Planners Unc. (Corporation Name) (Document #) (Corporation Name) (Document #) (Corporation Name) (Document #) Walk in Pick up time Certified Copy ARTICLES ONLY ALL CHARTER DOCS Certificate of Status Mail out | Will wait Photocopy CERTIFICATE OF GOOD STANDING **AMENDMENTS NEW FILINGS** Certificate of FICTICIOUS NAME Profit Amendment Resignation of R.A., Officer/Director NonProfit Change of Registered Agent Limited Liability CORP SEARCH Dissolution/Withdrawal Domestication H. SIMS MAR 1 4 1995 Merger Other **HOLD FOR** REGISTRATION/ OTHER FILNGS QUALIFICATION Annual Report PICKUP BY Foreign

Limited Partnership

Reinstatement Trademark

Other

UCC SERVICES

Examiner's Initials

CR2E031(9/92)

Fictitious Name

Name Reservation

ARTICLES OF INCORPORATION OF

U. S. FINANCIAL PLANNERS, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be U S FINANCIAL PLANNERS. FINC.

The principal place of business of this corporation shall be.

253 MERRITT SQUARE, SUITE 787 MERRITT ISLAND, FL 32952

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of common stock having a par value of -\$0- per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be

253 MERRITT SQUARE. SUITE 787 MERRITT ISLAND. FL 32952

and the name of the initial registered agent of the corporation at that address is

RUTH K SMITH 253 MERRITT SQUARE, SUITE 787 MERRITT ISLAND, FL 32952

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI DIRECTORS

This corporation shall have one director, initially. The number of directors may be either increased or diminished from time to time by the Bylaws but shall never be less than one. The name and street address of the initial member of the Board of Directors is.

RUTH K. SMITH 253 MERRITT SQUARE. SUITE 787 MERRITT ISLAND. FL 32952

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is

RUTH K 'MITH 253 MERRITT SQUARE. SUITE 787 MERRITT ISLAND. FL 32952

ARTICLE VIII. INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law

ARTICLE IX AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these articles of incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation

ARTICLE X IRS CODE 1244

This corporation is being organized under the provisions of Section 1244 of the Internal Revenue Code.

IN WITNESS WHEREOF. I have hereunto set my hand and seal this 13th day of March. 1995.

RUTH K . SMITH

SUBSCRIBER

CERTIFICATE OF REGICTERED AGENT

Pursuant to Chapter 48 091. Florida statutes, the following is submitted in compliance with said Act. U. S. FINANCIAL PLANNERS. INC. is desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, in the County of Brevard. State of Florida, has named RUTH K SMITH, located at 253 MERRITT SQUARE, SUITE 787, MERRITT ISLAND, FL 32952, as its agent to accept service of process for the above stated corporation, at the place designated in the Certificate.

I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office

Registered Agent

.P9500020560

253 E MERRITT ISLAND CAUSEWAY, SUITE 787 MERRITT ISLAND, FL 32952

August 31, 1995

Amendment Section Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

800001586598 -03/15/35--01034--015 *****43.75 *****43.75

Re U. S. Financial Planners, Inc.

Gentlemen:

I have enclosed Articles of Amendment to Articles of Incorporation for U. S. Financial Planners, Inc., amending the name to read: RKS Mortgage Auditors, Inc.

My check made payable to the Department of State for \$43.75 is enclosed to file the amendment and obtain a certificate of status.

Thank you for your professional personalized service.

Sincerely,

Ruth K Smith

President

55 SEP 15 M 7: 1/2

NC

ARTICLES OF AMENDMENT

OT ARTICLES OF INCORPORATION

The name of the corporation shall be:

RKS MORTGAGE AUDITORS, INC.

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

THIRD: The date of each amendment's adoption: August 31, 1995
FOURTH: Adoption of Amendment(s) (check one)
The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
The amendment(s) was/were approved by the shareholders through voting groups.
The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):
"The number of votes cast for the amendment(s) was/were sufficient for approval by
(voting group)
The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.
Signed this 31st day of August ,19 95
Signature (By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)
OR (By a director if adopted by the directors)
OR
(By an incorporator if adopted by the incorporators)
Ruth K. Smith
Typed or printed name
Incorporator, Director, President
Title