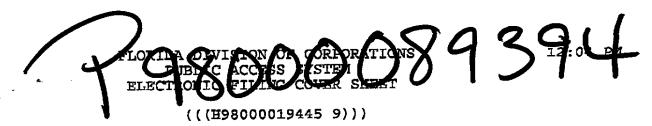
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TO: DIVISION OF CORPORATIONS

FAX #: (850)487-6013

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: CREATIVE MORTGAGE CONSULTANTS, INC,

AUDIT NUMBER...... H98000019445

DOC TYPE..... FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 4

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AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

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ARTICLES OF INCORPORATION

OF

CREATIVE MORTGAGE CONSULTANTS, INC.

These Articles are in compliance with Chapter 607, F.S.

Article I

The name of this corporation shall be:

CREATIVE MORTGAGE CONSULTANTS, INC.

Article II

This corporation shall commence existence upon the date of filing with the Division of Corporations, state of Florida, and shall have perpetual existence.

Article III

The principal place of business and mailing address of this corporation shall be: 1637 N.W. 100 DR.

CORAL SPRINGS, FL 33071

Article IV

The general nature of business of this corporation is to transact any and all lawful business.

Article V

The number of shares which this corporation shall have authority to issue is 1,000 shares, having an individual par value of \$1.00

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (I) class of stock of this corporation.

Article VI

The name and street address of the initial Registered Agent of this corporation shall be: JEROME D. KOOTA 1637 N.W. 100 DR. CORAL SPRINGS, FL 33071

PREPARED BY: RAY STORMONT, EMPIRE CORPORATE KIT COMPANY, 1492 WEST FLAGLER STREET, #200, MIAMI, FL 33135, (305) 541-3694

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Article VII

The initial board of Directors shall consist of a total of 1 person(s) and the name and address of the person(s) who are to serve as an initial director(s)

JEROME D. KOOTA DIRECTOR

1637 N.W. 100 DR. CORAL SPRINGS, FL 33071

Article VIII

The name and address of the incorporator executing these Articles of Incorporation is:

EMPIRE CORPORATE KIT OF AMERICA, INC. 1492 WEST FLAGLER STREET #200 MIAMI, FL 33135

The undersigned has executed these Articles of Incorporation this 20TH day of OCTOBER, 1998.

Ray Stormont, President

Signing for

Empire Corporate Kit of America, Inc.

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits, organized under the statement in designating the registered office/registered agent, in the state of Florida.

| THE THE |
|---|
| First that CREATIVE MORTGAGE CONSULTANTS, INC. |
| First that CREATIVE MANAGED OF CORPORATION) (Name of Corporation) |
| (Name of Corporation) (Name of Corporation) (FLORIDA (FLORIDA) (Florida) |
| desiring to organize under the term (Florida) |
| coins as indicated in the articles of |
| with its principal office, as indicated in the articles of |
| |
| incorporation has named <u>JEROME D. KOOTA</u> (Name of Registered Agent) |
| \ |
| located at1637 N.W. 100 DR. |
| County Of BROWARD |
| City of CORAL SPRINGS (County) |
| (City) |
| (Carly |
| GOTTICE OI DIUCEDO NACIONA |

State of Florida, as its agent to accept service of process within this state.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THE CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE Registered Agent

FILED

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SECRETANY OF STATE

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