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ARTICLES OF INCORPORATION

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ROBINSON MORTGAGE SERVICES INC.

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of the corporation is ROBINSON MORTGAGE SERVICES INC.

ARTICLE II - NATURE OF BUSINESS

The general character, purpose and nature of business to be transacted by this corporation is to carry on in any capacity any business or trade deemed legal in the State of Florida.

ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is 100 shares of common stock, each share having a par value of \$1.00.

ARTICLE IV - INITIAL CAPITAL

The amount of the capital with which this corporation shall begin business is \$500.00.

ARTICLE V - TERM OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE VI - ADDRESS

The initial street address of the principal office of this corporation is to be at 690 S.W. 124th Terr., Fort Lauderdale, FL 33325.

The Board of Directors may from time to time designate such other address and place for the principal offices of this corporation as it may see fit.

ARTICLE VII - REGISTERED AGENT

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

That ROBINSON MORTGAGE SERVICES INC. desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation at the city of Fort Lauderdale, County of Broward, has named: Theresa V. Robinson as its agent to accept service of process within this State at 690 S.W. 124th Terr., Fort Lauderdale, FL 33325.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity and agree to comply with the provisions of said Act relative to keeping said office.

Theresa V. Robinson Registered Agent,

ARTICLE VIII - DIRECTORS

The corporation shall have I director initially. The number of directors may be increased or diminished from time to time by the By-Laws, but shall never be less than one.

ARTICLE IX - INITIAL DIRECTOR

The names and addresses of the initial directors who shall hold office until their successors are elected and have qualified are as follows:

Theresa V. Robinson

690 S.W. 124th Terr., Fort Lauderdale, FL 33325.

ARTICLE X - INCORPORATORS

The name and street address of the incorporator to these Articles of Incorporation is Theresa V. Robinson 690 S.W. 124th Terr., Fort Lauderdale, FL 33325.

ARTICLE XI - EFFECTIVE DATE

These Articles of Incorporation shall become effective upon acceptance by the Secretary of State.

ARTICLE XII - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by a majority of the stockholders entitled to vote thereon, manifesting their intention that a certain amendment to these Articles of Incorporation be made.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida this 2 day of December, 1998.

Thomas V. D. Joinson

STATE OF FLORIDA COUNTY OF BROWARD

BEFORE ME, the undersigned Notary Public, personally appeared
Theresa V. Robinson, who is personally known to me and/or who provided identification of
FL R 152 818 39664 and who first being duly sworn, acknowledged that she executed the foregoing Articles of Incorporation for the purposes therein expressed.

Witness my hand and seal this 2 day of Decem

Notary Public

