

**Electronic Articles of Incorporation  
For**

P03000074065  
FILED  
July 07, 2003  
Sec. Of State

GEM MORTGAGE, 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:  
GEM MORTGAGE, INC.

**Article II**

The principal place of business address:  
1211 WEST SHORE BLVD.  
SUITE 315  
TAMPA, FL. US 33607

The mailing address of the corporation is:  
1211 WEST SHORE BLVD.  
SUITE 315  
TAMPA, FL. US 33607

**Article III**

The purpose for which this corporation is organized is:  
MORTGAGE BROKER

**Article IV**

The number of shares the corporation is authorized to issue is:  
1000

**Article V**

The name and Florida street address of the registered agent is:  
PAUL N WYATT  
1211 WEST SHORE BLVD.  
SUITE 315  
TAMPA, FL. 33607

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: PAUL WYATT

### **Article VI**

The name and address of the incorporator is:

PAUL WYATT  
1211 WEST SHORE BLVD.  
TAMPA, FLORIDA 33607

Incorporator Signature: PAUL WYATT

### **Article VII**

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

Title: P  
PAUL N WYATT  
1211 WEST SHORE, BLVD.  
TAMPA, FL. 33607 US

### **Article VIII**

The effective date for this corporation shall be:

07/07/2003