Electronic Articles of Incorporation For

P04000031562 FILED February 17, 2004 Sec. Of State

POB 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: POB MORTGAGE, INC.

Article II

The principal place of business address:

1081 62ND AVENUE SOUTH ST. PETERSBURG, FL. 33705

The mailing address of the corporation is:

1081 62ND AVENUE SOUTH ST. PETERSBURG, FL. 33705

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: 1000

Article V

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

LEE H LESTER JR. 1081 62ND AVENUE SOUTH ST. PETERSBURG, FL. 33705 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LEE H. LESTER JR.

Article VI

The name and address of the incorporator is:

LEE H. LESTER JR. 3894 49TH AVENUE SOUTH ST. PETERSBURG, F.L. 33711

Incorporator Signature: LEE H. LESTER JR.

Article VII

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

Title: P LEE H LESTER JR. 3894 49TH AVENUE SOUTH ST. PETERSBURG, FL. 33705