

**Electronic Articles of Incorporation
For**

P04000074820
FILED
May 07, 2004
Sec. Of State
bmcknight

SOUTHERN MORTGAGE UNLIMITED, 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:

SOUTHERN MORTGAGE UNLIMITED, INC.

Article II

The principal place of business address:

214 W. 12TH STREET
TIFTON, GA. 31794

The mailing address of the corporation is:

P.O. BOX 2217
TIFTON, GA. 31793

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:

500

Article V

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

BRAD L CRAWFORD
1004 SOLDIER CREEK CT.
OVIEDO, FL. 32765

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

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Registered Agent Signature: BRAD L. CRAWFORD

Article VI

The name and address of the incorporator is:

ROBERT C. RIPPY
P.O. BOX 2217

TIFTON, GA 31793

Incorporator Signature: ROBERT C. RIPPY

Article VII

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

Title: P
ROBERT C RIPPY
214 W. 12TH STREET
TIFTON, GA. 31794

Title: VP
NATALIE S RIPPY
214 W. 12TH STREET
TIFTON, GA. 31794

Title: VP
SHIRLEY A RIPPY
1205 SHEPHAN CT
TIFTON, GA. 31793

Article VIII

The effective date for this corporation shall be:

05/07/2004