

**Electronic Articles of Incorporation
For**

P05000013692
FILED
January 26, 2005
Sec. Of State
tburch

FREEDOM FIRST 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:

FREEDOM FIRST MORTGAGE, INC.

Article II

The principal place of business address:

5 POWDERHORN DRIVE
BARNEGAT, NJ. US 08005

The mailing address of the corporation is:

5 POWDERHORN DRIVE
BARNEGAT, NJ. US 08005

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:

1500 SHARES AT \$0.0 PAR VALUE PER SHARE

Article V

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

KEVIN E JEROME
105 AUBURN DR
POINCIANA, FL. 34759

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

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Registered Agent Signature: KEVIN E. JEROME

Article VI

The name and address of the incorporator is:

CORPORATION SERVICE COMPANY
2711 CENTERVILLE ROAD
SUITE 400
WILMINGTON, DE 19808

Incorporator Signature: DEBORAH D. SKIPPER

Article VII

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

Title: D
KEVIN E JEROME
5 POWDERHORN DRIVE
BARNEGAT, NJ. 08005 US