

**Electronic Articles of Incorporation
For**

P05000029414
FILED
February 24, 2005
Sec. Of State
thampton

CITRUS HOME 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:

CITRUS HOME MORTGAGE, INC.

Article II

The principal place of business address:

8571 LONGFORD DRIVE
JACKSONVILLE, FL. US 32244

The mailing address of the corporation is:

8571 LONGFORD DRIVE
JACKSONVILLE, FL. US 32244

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:

DALE M GARLINGHOUSE
8571 LONGFORD DRIVE
JACKSONVILLE, FL. 32244

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

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Registered Agent Signature: DALE MATTHEW GARLINGHOUSE

Article VI

The name and address of the incorporator is:

DALE MATTHEW GARLINGHOUSE
8571 LONGFORD DRIVE
JACKSONVILLE, FL 32244

Incorporator Signature: DALE MATTHEW GARLINGHOUSE

Article VII

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

Title: P
DALE M GARLINGHOUSE
8571 LONGFORD DRIVE
JACKSONVILLE, FL. 32244 US

Article VIII

The effective date for this corporation shall be:

02/23/2005