Electronic Articles of Incorporation For

P01000036168 FILED April 10, 2001 Sec. Of State

AVALON MORTGAGE COMPANY OF TAMPA

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:

AVALON MORTGAGE COMPANY OF TAMPA

Article II

The principal place of business address:

550 NORTH REO SUITE 107 TAMPA, FL. US 33609

The mailing address of the corporation is:

550 NORTH REO SUITE 107 TAMPA, FL. US 33609

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:

100

Article V

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

JACQUELINE K NOEL 550 N. REO SUITE 107 TAMPA, FL. US 33609

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

Registered Agent Signature: JACQUELINE K. NOEL

Article VI

The name and address of the incorporator is:

PATTI T. SAYER 550 NORTH REO SUITE 106 TAMPA, FLORIDA 33609

Incorporator Signature: PATTI T. SAYER

Article VII

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

Title: P THOMAS REALE 550 N. REO, SUITE 107 TAMPA,, FL. US 33609

Title: V CHRISTOPHER ROMANO 550 N. REO, SUITE 107 TAMPA, FL. US 33609

Title: T JACQUELINE K NOEL 550 N. REO, SUITE 107 TAMPA, FL. US 33609

Title: S PATTI T SAYER 550 N. REO, SUITE 106 TAMPA, FL. US 33609