Electronic Articles of Incorporation For

P01000040773 FILED April 23, 2001 Sec. Of State

GRACEWOOD MORTGAGE CORPORATION

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:

GRACEWOOD MORTGAGE CORPORATION

Article II

The principal place of business address:

510 DOUGLAS AVE SUITE 1001 ALTAMONTE SPRINGS, FL. 32714

The mailing address of the corporation is:

510 DOUGLAS AVE SUITE 1001 ALTAMONTE SPRINGS, FL. 32714

Article III

The purpose for which this corporation is organized is:

MORTGAGE LENDING

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:

LINDA C CLARK 400 SADDLEWORTH PLACE HEATHROW, FL. US 32746

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

Registered Agent Signature: LINDA C. CLARK

Article VI

The name and address of the incorporator is:

DAVID M. MEADOWS 400 SADDLEWORTH PLACE HEATHROW, FL 32746

Incorporator Signature: DAVID M. MEADOWS

Article VII

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

Title: P DAVID M MEADOWS 400 SADDLEWORTH PLACE HEATHROW, FL. 32746