

**Electronic Articles of Incorporation
For**

**P01000085782
FILED
August 30, 2001
Sec. Of State**

WHARTON INVESTMENT NETWORK 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:

WHARTON INVESTMENT NETWORK INC..

Article II

The principal place of business address:

693 MAIN STREET
P.O. BOX 325
LUMBERTON, NJ. 08048

The mailing address of the corporation is:

693 MAIN STREET
P.O. BOX 325
LUMBERTON, NJ. 08048

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKERS

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:

FRED J HANKINS
3891 BAYSIDE ROAD
FORT MYERS BEACH, FL. 33931

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

Registered Agent Signature: FRED JOSEPH HANKINS

Article VI

The name and address of the incorporator is:

FRED JOSEPH HANKINS
C/O WHARTON INVESTMENT NETWORK, INC
693 MAIN STREET, PO BOX 325
LUMBERTON, NJ 08048

Incorporator Signature: FRED JOSEPH HANKINS

Article VII

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

Title: P
JOHN J GINLEY JR.
693 MAIN STREET PO BOX 325
LUMBERTON, NJ. 08048

Title: V
FRED J HANKINS
693 MAIN STREET PO BOX 325
LUMBERTON, NJ. 08048

Title: ST
STEPHEN FLACCO
693 MAIN STREET PO BOX 325
LUMBERTON, NJ. 08048