Electronic Articles of Incorporation For

P01000087648 FILED September 06, 2001 Sec. Of State

CHIEF CORNERSTONE MORTGAGE CORP. OF NORTH FLORIDA

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:

CHIEF CORNERSTONE MORTGAGE CORP. OF NORTH FLORIDA

Article II

The principal place of business address:

8700 SOUTHSIDE BOULEVARD NO. 201 JACKSONVILLE, FL. 32256

The mailing address of the corporation is:

8700 SOUTHSIDE BOULEVARD NO. 201 JACKSONVILLE, FL. 32256

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

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Article V

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

IZEAN P WILLIAMS 8700 SOUTHSIDE BOULEVARD NO. 201 JACKSONVILLE, FL. 32256

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

Registered Agent Signature: IZEAN P. WILLIAMS

Article VI

The name and address of the incorporator is:

IZEAN P. WILLIAMS 8700 SOUTHSIDE BOULEVARD NO. 201 JACKSONVILLE, FL 32256

Incorporator Signature: IZEAN P. WILLIAMS

Article VII

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

Title: P IZEAN P WILLIAMS 8700 SOUTHSIDE BOULEVARD, NO. 201 JACKSONVILLE, FL. 32256

Title: V FANNIE J TOMBLIN 1376 SHEARWATER DRIVE JACKSONVILLE, FL. 32218