CORPORATE ACCESS, 236 East 6th Avenue . Tallahassee, Florida 32303 INC. P.O. Box 37066 (32315-7066) ~ (850) 222-2666 or (800) 969-1666 . Fax (850) 222-1666 CERTIFIED COPY PHOTO COPY_ (CORPORATE NAME & DOCUMENT #) EFFECTIVE DATE (CORPORATE NAME & DOCUMENT #) 400004575144----09/07/01--01060--030 *****78.75 *****78.75 SPECIAL INSTRUCTIONS

ARTICLES OF INCORPORATION

OF

PLACIDO BAYOU MORTGAGE, INC.

OLONG THE undersigned, for the purpose of forming a corporation under the provisions of Chapter 607 of the Florida Statutes, hereinafter referred to as the Corporation, hereby agrees to the following:

ARTICLE I Name and Address

EFFECTIVE DATE 119-06-01

The name of the Corporation shall be PLACIDO BAYOU MORTGAGE, INC. and its mailing address is 4691 Laurel Oak Lane Northeast, St. Petersburg, Florida 33703.

ARTICLE II Purpose and Powers

Section 1. The Corporation is formed for the purpose of engaging in any lawful activity or business for which corporations may be incorporated under the laws of the State of Florida.

Section 2. The Corporation may exercise all powers, rights and privileges conferred on corporations pursuant to the laws of the State of Florida.

ARTICLE III Term of Existence

The Corporation shall have perpetual existence. Corporate existence shall commence on the date of execution and acknowledgment of these Articles of Incorporation, provided that these Articles of Incorporation are filed with the State of Florida Department of State within five (5) business days of such date. Otherwise, corporate existence shall commence on the date of filing of these Articles of Incorporation.

ARTICLE IV Capital Stock

The authorized capital stock of the Corporation shall be 1,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE V Board of Directors

Section 1. The business and affairs of the Corporation shall be managed by a Board of Directors, the members of which shall be hereinafter referred to as Directors.

Section 2. The initial Board of Directors of the Corporation shall consist of two (2) Directors, whose names and addresses are as follows:

Name

Address

Jeffrey C. Larson

4691 Laurel Oak Lane Northeast

St. Petersburg, Florida 33703

Walter I. Larson

4691 Laurel Oak Lane Northeast

St. Petersburg, Florida 33703

Section 3. The number of Directors shall be as provided in the Bylaws of the Corporation, but shall not be less than one (1).

Section 4. Directors shall be elected and hold office as provided in the Bylaws.

ARTICLE VI Bylaws

Section 1. The Board of Directors shall adopt Bylaws for the Corporation at a meeting of the Board of Directors following the filing of these Articles of Incorporation.

Section 2. The power to adopt, alter, amend or repeal the Bylaws of the Corporation may be exercised by the Board of Directors or the shareholders in accordance with the provisions of the Bylaws.

Section 3. Any Bylaws adopted by the Board of Directors or the shareholders may be altered, amended or repealed by the other group; provided, however, that any Bylaws adopted by the shareholders may provide that it shall be altered, amended, or repealed only by the shareholders.

ARTICLE VII Amendments

These Articles of Incorporation may be amended as set forth in the Florida Statutes, as amended from time to time.

ARTICLE VIII Registered Office and Agent

Section 1. The street address of the initial registered office of the Corporation shall be 4691 Laurel Oak Lane Northeast, St. Petersburg, Florida 33703.

Section 2. The name of the initial registered agent of the Corporation located at said address shall be **Walter I. Larson**.

ARTICLE IX Incorporator

The name and address of the incorporator is:

Name

Address

Walter I. Larson

4691 Laurel Oak Lane Northeast St. Petersburg, Florida 33703

IN WITNESS WHEREOF, for the purpose of forming a corporation under the laws of the State of Florida, the undersigned executed these Articles of Incorporation on this Laterday of September, 2001

Walter I. Larson

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 6π H day of September, 2001, by **WALTER I. LARSON**, who is personally known to me or \Box has produced \Box a Florida driver's license or \Box as identification.

My Commission Expires:

Notary Public

(SEAL)

LORRAINE F. PECULSKI NOTARY PUBLIC, STATE OF FLORIDA My Commission Expires March 21, 2002 No. CG 721123

ACCEPTANCE

I hereby agree to act as initial Registered Agent for **PLACIDO BAYOU MORTGAGE, INC.**, a Florida corporation, as stated in these Articles of Incorporation.

Walter I. Larson

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SECRETARY OF STATE