

**Electronic Articles of Incorporation
For**

**P01000089386
FILED
September 06, 2001
Sec. Of State**

JM MORTGAGE AND LOAN, 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:

JM MORTGAGE AND LOAN, INC.

Article II

The principal place of business address:

P O BOX 9023
PANAMA CITY BEACH, FL. 32417

The mailing address of the corporation is:

P O BOX 9023
PANAMA CITY BEACH, FL. 32417

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:

500

Article V

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

DAVID E RIPPETOE III
2359 FOXWORTH DR
PANAMA CITY, FL. 32405

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

Registered Agent Signature: DAVID E. RIPPETOE, III

Article VI

The name and address of the incorporator is:

JULIE M. MCDANIEL
2359 FOXWORTH DRIVE
PANAMA CITY, FL 32405

Incorporator Signature: JULIE M. MCDANIEL