

CR2E031(7/97)

FILED

ARTICLES OF INCORPORATION 01 0CT 15 PM 12: 35 OF SECRETARY OF STATE EASTERN MORTGAGE GROUP, INCIALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a Corporation for profit under the laws of the State of Florida.

Article I

Name and Mailing Address

The name of this Corporation is Eastern Mortgage Group, Inc. and its mailing address is 10570 Hagen Ranch Road, Boynton Beach, Florida 33437.

Article II Nature of Business

The general nature of business to be transacted by this business is any business or business activity permitted under the laws of the State of Florida and the United States.

Article III Capital Stock

The maximum number of shares this Corporation is authorized to have outstanding at any one time is One Hundred shares of common stock with a par value of one dollar per share.

Article IV Term of Existence

This Corporation shall exist perpetually.

Article V Registered Office and Agent

The street address of the registered agent of this Corporation is 72 Meadows Drive, Boynton Beach, Florida 33436. The registered agent is Robert H. Zehner.

Article VI Directors

This Corporation shall have two directors initially. The number of directors may be increased or decreased from time to time, by by-laws adopted by the shareholders, but shall never have less than one director.

Article VII Initial Directors

The names and addresses of the members of the first Board of Directors are:

Robert H. Zehner

72 Meadows Drive

Boynton Beach, Florida 33436

Yelitza M. Zehner

72 Meadows Drive

Boynton Beach, Florida 33436

Article VIII Incorporator

The name and address of the incorporator of these Articles of Incorporation is:

Robert H. Zehner

72 Meadows Drive

Boynton Beach, Florida 33436

<u>Article IX</u>

Amendment

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the shareholders, and approved at a stockholders' meeting by a majority of the stock entitled to vote thereon.

In witness whereof, I have made and subscribed these Articles of Incorporation this 12th day of October, 2001.

Incorporator and Resident Agent, and I am hereby familiar with and accept the duties and responsibilities as registered agent for the said Corporation.

STATE OF FLORIDA COUNTY OF PALM BEACH

I HEREBY CERTIFY THAT ON THIS DAY, BEFORE ME, A NOTARY PUBLIC DULY AUTHORIZED IN THE STATE AND COUNTY ABOVEMENTIONED TO TAKE ACKNOWLEDGEMENTS, PERSONALLY APPEARED ROBERT H. ZEHNER TO ME KNOWN TO BE THE PERSON DESCRIBED AS INCORPORATOR AND RESIDENT AGENT HEREIN AND WHO PRODUCED A FLORIDA DRIVERS LICENSE AS IDENTIFICATION WHO EXECUTED THE FOREGOING ARTICLES OF INCORPORATION, ACKNOWLEDGED BEFORE ME THAT HE SUBSCRIBED TO THESE ARTICLES OF INCORPORATION, AND WHO DID TAKE AN OATH.

WITNESS MY HAND AND SEAL IN THE COUNTY AND STATE NAMED ABOVE THIS 12TH DAY OF OCTOBER, 2001.

NOTARY PUBLIC

MY COMMISSION EXPIRES:

11-19-04

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