Electronic Articles of Incorporation For

P01000111851 FILED November 26, 2001 Sec. Of State

J & S MORTGAGE CORP

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:

J & S MORTGAGE CORP

Article II

The principal place of business address:

3718 KILMARNOCK DRIVE APOPKA, FL. 32712

The mailing address of the corporation is:

3718 KILMARNOCK DRIVE APOPKA, FL. 32712

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 SHARES ALL OF ONE CLASS, AT \$1.00

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Article V

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

JENNIFER L PROCTOR 3718 KILMARNOCK DRIVE APOPKA, FL. 32712

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

Registered Agent Signature: JENNIFER L. PROCTOR

Article VI

The name and address of the incorporator is:

JENNIFER L. PROCTOR 3718 KILMARNOCK DRIVE APOPKA, FL 32712

Incorporator Signature: JENNIFER L. PROCTOR

Article VII

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

Title: P JENNIFER L PROCTOR 3718 KILMARNOCK DRIVE APOPKA, FL. 32712