POIONI/2719 Landen R. Blair

3810-4 Williamsburg Park Boulevard Jacksonville, FL 32257

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November 20, 2001

Secretary of State Florida Department of State Division of Corporations Post Office Box 6327 Tallahassee, FL 32314

RE: Incorporation of Moneytree Financial Consultants, Inc.

Dear Sir or Madam:

Enclosed is the completed Articles of Incorporation of Moneytree Financial Consultants, Inc. In addition, I have enclosed a check for \$78.75 to cover the filing fees.

If there are any questions, please contact me.

Sincerely yours,

Landen R. Blair

Enclosures

B/28/01-

ARTICLES OF INCORPORATION OF

01 NOV 26 PH12: 24

SECRETARY OF STATE TALLAHASSEE, FLORIDA

MONEYTREE FINANCIAL CONSULTANTS, INC.

ARTICLE I. NAME

The name of the corporation is:

Moneytree Financial Consultants, Inc.

Its business shall be conducted in the United States and its possessions and in all foreign countries, wherever necessary or convenient.

ARTICLE II. BUSINESS

The General nature of the business or businesses to be trans-acted, conducted and carried on by this corporation shall be to engage in any activity or business permitted under the laws of Florida.

ARTICLE III. CAPITAL STOCK

The authorized capital stock of this corporation shall be one thousand (1,000) shares of common stock, each share having a par value of \$1.00.

ARTICLE IV. TERM

The term for which this corporation is formed is and shall be perpetual or until dissolved according to law.

ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation in the State of Florida is:

3810-4 Williamsburg Park Boulevard Jacksonville, FL 32257

Articles of Incorporation of Money Tree Mortgages, Inc Art of Incorp Page 2

The name of the initial registered agent of this corporation at that address is:

Landen R. Blair

The principal office and the mailing address of this corporation is:

3810-4 Williamsburg Park Boulevard Jacksonville, FL 32257

ARTICLE VI. INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the Bylaws, but shall never be less than one (1). The names and addresses of the initial directors of this corporation are:

NAME

STREET ADDRESS

Landen R. Blair

3810-4 Williamsburg Park Boulevard Jacksonville, FL 32257

ARTICLE VII. INCORPORATOR

The name and address of the persons signing these Articles is:

NAME

STREET ADDRESS

Landen R. Blair

3810-4 Williamsburg Park Boulevard Jacksonville, FL 32257

Articles of Incorporation of Money Tree Mortgages, Inc Art of Incorp Page 3

IN WITNESS WHEREOF, the undersigned incorporator has hereunto set his hand and seal of this 20th day of November, 2001.

Landen R. Blair (SEAL)

STATE OF FLORIDA) : ss COUNTY OF DUVAL)

Before me, a notary public authorized to take acknowledgments in the state and county set forth above, personally appeared Landen R. Blair, known to me and known by me to be the person who executed the foregoing Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the state and county aforesaid.

Date: November 20, 2001

Notary Public State of Florida

My Commission Expires:

Mary Anne Mauller
Commission # CC 985320
Expires Dec. 3, 2004
Bonded Thru
Atlantic Bonding Co., Inc.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

Pursuant to Chapter 607.034, Florida Statutes, the following is submitted, in compliance with said Act:

First--That Moneytree Financial Consultants, Inc. desiring

to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at 3810-4 Williamsburg Park Boulevard, City of Jacksonville, County of Duval, State of Florida, has named Landen R. Blair located at 3810-4 Williamsburg Park Boulevard, City of Jacksonville, County of Duval, State of Florida, as its agent to accept service of process within this state.

ACKNOWLEDGEMENT: (MUST BE SIGNED BY DESIGNATED AGENT)

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

Landen R. Blair, Registered Agent