

**Electronic Articles of Incorporation
For**

**P01000114081
FILED
November 28, 2001
Sec. Of State**

KURANDA FINANCIAL MORTGAGE 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:

KURANDA FINANCIAL MORTGAGE INC.

Article II

The principal place of business address:

617 WEST LANCASTER AVE.
WAYNE, PA. 19087

The mailing address of the corporation is:

617 WEST LANCASTER AVE.
WAYNE, PA. 19087

Article III

The purpose for which this corporation is organized is:

MORTGAGE LOAN ORIGINATOR

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

THOMAS A KURANDA
2005 TAYLOR ROAD
BRANDON, FL. 33510

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

Registered Agent Signature: THOMAS A. KURANDA

Article VI

The name and address of the incorporator is:

THOMAS KURANDA
756 CROOKED LANE
KING OF PRUSSIA
PA 19406

Incorporator Signature: THOMAS A. KURANDA