Electronic Articles of Incorporation For

P01000120326 FILED December 20, 2001 Sec. Of State

ACCESS FINANCIAL CENTER, 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:

ACCESS FINANCIAL CENTER, INC.

Article II

The principal place of business address:

2257 IRONSTONE DR WEST JACKSONVILLE, FL. 32246

The mailing address of the corporation is:

2257 IRONSTONE DR WEST JACKSONVILLE, FL. 32246

Article III

The purpose for which this corporation is organized is:

MORTGAGE LOAN ORIGINATION AND FINANCIAL SERVICES

Article IV

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

1500

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Article V

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

EDWARD F CLOHESSEY 2257 IRONSTONE DR WEST JACKSONVILLE, FL. 32246

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

Registered Agent Signature: EDWARD F CLOHESSEY

Article VI

The name and address of the incorporator is:

EDWARD F CLOHESSEY 2257 IRONSTONE DR WEST JACKSONVILLE, FL 32246

Incorporator Signature: EDWARD F CLOHESSEY

Article VII

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

Title: P EDWARD F CLOHESSEY 2257 IRONSTONE DR WEST JACKSONVILLE, FL. 32246

Title: V EDWARD F CLOHESSEY 2257 IRONSTONE DR WEST JACKSONVILLE, FL. 32246