Electronic Articles of Incorporation For

P02000032652 FILED March 25, 2002 Sec. Of State

FLORIDA HOME LOAN GROUP, 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:

FLORIDA HOME LOAN GROUP, INC.

Article II

The principal place of business address:

2149 NE BROADWAY SUITE 1 PORTLAND, OR. 97232

The mailing address of the corporation is:

2149 NE BROADWAY SUITE 1 PORTLAND, OR. 97232

Article III

The purpose for which this corporation is organized is:

MORTGAGE COMPANY

Article IV

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

1000

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Article V

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

JANET L SCRUGGS 7480 SW 14TH STREET PLANTATION, FL. 33317

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

Registered Agent Signature: JANET L SCRUGGS

Article VI

The name and address of the incorporator is:

KAREN C OBLUCK 2149 NE BROADWAY, SUITE 1 PORTLAND, OR 97232

Incorporator Signature: KAREN C OBLUCK

Article VII

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

Title: P KAREN C OBLUCK 2149 NE BROADWAY, SUITE 1 PORTLAND, OR. 97232

Title: V JANET L SCRUGGS 2149 NE BROADWAY, SUITE 1 PORTLAND, OR. 97232