Electronic Articles of Incorporation For

P02000046850 FILED April 29, 2002 Sec. Of State

IMPACT MORTGAGE COMPANY OF SOUTHWEST FLORIDA

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:

IMPACT MORTGAGE COMPANY OF SOUTHWEST FLORIDA

Article II

The principal place of business address:

2233 SW 5TH PLACE CAPE CORAL, FL. LEE

The mailing address of the corporation is:

2233 SW 5TH PLACE CAPE CORAL, FL. LEE

Article III

The purpose for which this corporation is organized is:

LICENSED MORTGAGE BROKERAGE BUSINESS

Article IV

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

100

Article V

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

LISA A PALERMO 2233 SW 5TH PLACE CAPE CORAL, FL. 33991

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

Registered Agent Signature: LISA A. PALERMO

Article VI

The name and address of the incorporator is:

PAULA A. KELLY 2233 SW 5TH PLACE CAPE CORAL, FLORIDA 33991

Incorporator Signature: PAULA A. KELLY

Article VII

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

Title: PS PAULA A KELLY 2233 SW 5TH PLACE CAPE CORAL, FL. 33991

Title: VT LISA A PALERMO 2233 SW 5TH PLACE CAPE CORAL, FL. 33991