

**Electronic Articles of Incorporation
For**

P02000069087
FILED
June 24, 2002
Sec. Of State

BEACH-TO-BEACH 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:

BEACH-TO-BEACH MORTGAGE, INC.

Article II

The principal place of business address:

2241 E. VINA DEL MAR BLVD.
ST. PETE BEACH, FL. 33706

The mailing address of the corporation is:

2241 E. VINA DEL MAR BLVD.
ST. PETE BEACH, FL. 33706

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL 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:

KATHRYN V CORNETT
2241 E. VINA DEL MAR BLVD.
ST. PETE BEACH, FL. 33706

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

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Registered Agent Signature: KATHRYN V. CORNETT

Article VI

The name and address of the incorporator is:

KATHRYN V. CORNETT
2241 E. VINA DEL MAR BLVD.
ST. PETE BEACH, FL 33706

Incorporator Signature: KATHRYN V. CORNETT

Article VII

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

Title: P
KATHRYN V CORNETT
2241 E. VINA DEL MAR. BLVD.
ST. PETE BEACH, FL. 33706

Article VIII

The effective date for this corporation shall be:

07/15/2002