Electronic Articles of Incorporation For

P02000069328 FILED June 24, 2002 Sec. Of State

HAMMOND 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: HAMMOND MORTGAGE, INC.

Article II

The principal place of business address:

150 GULF PINES DR. PORT ST. JOE, FL. 32456

The mailing address of the corporation is:

3250 KEITH BRIDGE RD. CUMMING, GA. 30041

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER, MORTGAGE LENDER

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:

ALLEN L HAMMOND 150 GULF PINES DR. PORT ST. JOE, FL. 32456 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALLEN L. HAMMOND

Article VI

The name and address of the incorporator is:

HAMMOND MORTGAGE, INC. 3250 KEITH BRIDGE RD. CUMMING, GA. 30041

Incorporator Signature: HAMMOND MORTGAGE, INC.