Electronic Articles of Incorporation For

P02000071182 FILED June 27, 2002 Sec. Of State

SUNCOAST MORTGAGE SERVICES, 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: SUNCOAST MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

4390 49TH AVE SOUTH ST. PETERSBURG, FL. 33711

The mailing address of the corporation is:

4390 49TH AVE SOUTH ST. PETERSBURG, FL. 33711

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: 1000

Article V

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

DEBRA C FERGUSON 4390 49TH AVE SOUTH ST. PETERSBURG, FL. 33711 I certify that I am familiar with and accept the responsibilities of registered agent.

P02000071182 FILED June 27, 2002 Sec. Of State

Registered Agent Signature: DEBRA C. FERGUSON

Article VI

The name and address of the incorporator is:

DEBRA C. FERGUSON 4390 49TH AVE SOUTH ST. PETERSBURG, FL 33711

Incorporator Signature: DEBRA C. FERGUSON

Article VII

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

Title: P DEBRA C FERGUSON 4390 49TH AVE SOUTH ST. PETERSBURG, FL. 33711