Electronic Articles of Incorporation For

P02000080168 FILED July 24, 2002 Sec. Of State

ESSEX STREET MORTGAGE COMPANY, 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:

ESSEX STREET MORTGAGE COMPANY, INC.

Article II

The principal place of business address:

445 MONUMENT RD 1206 JACKSONVILLE, FL. 32225

The mailing address of the corporation is:

445 MONUMENT RD 1206 JACKSONVILLE, FL. 32225

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: 200

Article V

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

EDWARD G SIBLEY 445 MONUMENT RD 1206 JACKSONVILLE, FL. 32225 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: EDWARD G. SIBLEY

Article VI

The name and address of the incorporator is:

EDWARD G. SIBLEY 445 MONUMENT RD 1206 JACKSONVILLE, FLORIDA 32225

Incorporator Signature: EDWARD G. SIBLEY

Article VII

The effective date for this corporation shall be:

08/15/2002