

**Electronic Articles of Incorporation
For**

P02000081220
FILED
July 26, 2002
Sec. Of State

FIRST COAST MORTGAGE OF JACKSONVILLE,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:

FIRST COAST MORTGAGE OF JACKSONVILLE,INC.

Article II

The principal place of business address:

9356 COXWELL LANE
JACKSONVILLE, FL. US 32221

The mailing address of the corporation is:

9356 COXWELL LANE
JACKSONVILLE, FL. US 32221

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:

MICHAEL S HURST
9356 COXWELL LANE
JACKSONVILLE, FL. 32221

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

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Registered Agent Signature: MICHAEL HURST

Article VI

The name and address of the incorporator is:

MICHAEL HURST
9356 COXWELL LANE
JACKSONVILLE,FLA 32221

Incorporator Signature: MICHAEL HURST

Article VII

The effective date for this corporation shall be:

07/26/2002