Electronic Articles of Incorporation For

P02000088467 FILED August 14, 2002 Sec. Of State

FLORIDA FUTURE 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: FLORIDA FUTURE MORTGAGE, INC.

Article II

The principal place of business address:

4501 PERDITA LANE LUTZ, FL. 33558

The mailing address of the corporation is:

33360 LIBERTY PARKWAY NORTH RIDGEVILLE, OH. 44039

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:

ROBERT F. DIMARCO, C.P.A., P.A. 3444 EAST LAKE ROAD SUITE 412 PALM HARBOR, FL. 34685

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

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Registered Agent Signature: ROBERT F. DIMARCO

Article VI

The name and address of the incorporator is:

JAMES YOUNG 4501 PERDITA LANE LUTZ, FL 33558

Incorporator Signature: JAMES YOUNG

Article VII

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

Title: P MARK A WALKER 24453 LAUREL WAY AVON, OH. 44110

Title: V YOUNG JAMES 4501 PERDITA LANE LUTZ, FL. 33558