Electronic Articles of Incorporation For

P02000100266 FILED September 17, 2002 Sec. Of State

SPECTRUM GLOBAL FINANCE, 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: SPECTRUM GLOBAL FINANCE, INC.

Article II

The principal place of business address:

100 ALEXANDRIA BLVD 10 OVIEDO, FL. 32765

The mailing address of the corporation is:

100 ALEXANDRIA BLVD 10 OVIEDO, FL. 32765

Article III

The purpose for which this corporation is organized is:

TO CONDUCT MORTGAGE SERVICES FOR CLIENTS

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:

VIENNA NEMEH 1581 CARRINGTON AVE WINTER SPRINGS, FL. 32708 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: VIENNA NEMEH

Article VI

The name and address of the incorporator is:

100 ALEXANDRIA BLV OVIEDO, FL 32765 VIENNA NEMEH

D#10

Incorporator Signature: VIENNA NEMEH

Article VII

The effective date for this corporation shall be:

09/12/2002