Electronic Articles of Incorporation For

P02000104574 FILED September 27, 2002 Sec. Of State

RUSSELL 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:

RUSSELL MORTGAGE INC.

Article II

The principal place of business address:

16193 SHELLCRACKER RD. JACKSONVILLE, FL. US 32226

The mailing address of the corporation is:

16193 SHELLCRACKER RD. JACKSONVILLE, FL. US 32226

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER BUSINESS

Article IV

The number of shares the corporation is authorized to issue is:

Article V

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

PATTIE A RUSSELL 16193 SHELLCRACKER RD. JACKSONVILLE, FL. 32226 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: PATTIE ANN RUSSELL

Article VI

The name and address of the incorporator is:

PATTIE ANN RUSSELL 16193 SHELLCRACKER RD. JACKSONVILLE, FLORIDA 32226

Incorporator Signature: PATTIE ANN RUSSELL

Article VII

The effective date for this corporation shall be:

10/09/2002