Electronic Articles of Incorporation For

P02000122563 FILED November 18, 2002 Sec. Of State

FAIRWIND MORTGAGE & INVESTMENT COMPANY

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:

FAIRWIND MORTGAGE & INVESTMENT COMPANY

Article II

The principal place of business address:

86104 EASTPORT DR. FERNANDINA BEACH, FL. 32034

The mailing address of the corporation is:

86104 EASTPORT DR. FERNANDINA BEACH, FL. 32034

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKERAGE 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 DUPREY 86080 EASTPORT DR. FERNANDINA BEACH, FL. 32034 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ROBERT DUPREY

Article VI

The name and address of the incorporator is:

ROBERT F. DUPREY 86080 EASTPORT DR. FERNANDINA BEACH, FL 32034

Incorporator Signature: ROBERT DUPREY

Article VII

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

Title: P
PAUL B FIERMAN
86104 EASTPORT DR.

FERNANDINA BEACH, FL. 32034

Title: V ROBERT F DUPREY 86080 EASTPORT DR. FERNANDINA BEACH, FL. 32034

Title: T KATHLEEN T DUPREY 86080 EASTPORT DR. FERNANDINA BEACH, FL. 32034

Article VIII

The effective date for this corporation shall be:

11/20/2002