

**Electronic Articles of Incorporation
For**

**P02000124064
FILED
November 19, 2002
Sec. Of State**

SOUTHERNMOST MORTGAGE OF ANASTASIA ISLAND 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:

SOUTHERNMOST MORTGAGE OF ANASTASIA ISLAND INC.

Article II

The principal place of business address:

5314 A1A SOUTH
ST. AUGUSTINE, FL. 32080

The mailing address of the corporation is:

5314 A1A SOUTH
ST. AUGUSTINE, FL. 32080

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:

500

Article V

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

JOHN POLVERINO
5314 A1A SOUTH
ST. AUGUSTINE, FL. 32080

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

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Registered Agent Signature: JOHN POLVERINO

Article VI

The name and address of the incorporator is:

JOHN POLVERINO
5314 A1A SOUTH
ST. AUGUSTINE, FL 32080

Incorporator Signature: JOHN POLVERINO

Article VII

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

Title: P
CINDY POLVERINO
5314 A1A SOUTH
ST. AUGUSTINE, FL. 32080

Title: V
JOHN POLVERINO
5314 A1A
ST. AUGUSTINE, FL. 32080

Article VIII

The effective date for this corporation shall be:

11/19/2002