

**Electronic Articles of Incorporation
For**

**P02000127026
FILED
December 03, 2002
Sec. Of State**

SHEPHERD 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:

SHEPHERD MORTGAGE INC.

Article II

The principal place of business address:

2744 CERAM AVENUE
ORLANDO, FL. US 32837

The mailing address of the corporation is:

2744 CERAM AVENUE
ORLANDO, FL. US 32837

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:

1

Article V

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

AMIRA L HERNANDEZ
2744 CERAM AVENUE
ORLANDO, FL. 32837

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

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Registered Agent Signature: AMIRA L. HERNANDEZ

Article VI

The name and address of the incorporator is:

AMIRA L. HERNANDEZ
2744 CERAM AVENUE
ORLANDO, FLORIDA 32837

Incorporator Signature: AMIRA L. HERNANDEZ

Article VII

The effective date for this corporation shall be:

12/02/2002