

**Electronic Articles of Incorporation
For**

**P02000128579
FILED
December 05, 2002
Sec. Of State**

EXPRESS MORTGAGE GROUP, 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:

EXPRESS MORTGAGE GROUP, INC.

Article II

The principal place of business address:

3170 N FEDERAL HWY STE 206B
LIGHTHOUSE POINT, FL. US 33064

The mailing address of the corporation is:

3170 N FEDERAL HWY STE 206B
LIGHTHOUSE POINT, FL. US 33064

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:

1000

Article V

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

PAUL T MORRIS JR
3170 N FEDERAL HWY STE 206B
LIGHTHOUSE POINT, FL. 33064

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

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Registered Agent Signature: PAUL T MORRIS JR

Article VI

The name and address of the incorporator is:

PAUL T MORRIS JR
3170 N FEDERAL HWY STE 206B
LIGHTHOUSE POINT FL 33064

Incorporator Signature: PAUL T MORRIS JR

Article VII

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

Title: P
PAUL T MORRIS JR
3170 N FEDERAL HWY STE 206B
LIGHTHOUSE POINT, FL. 330644 US

Article VIII

The effective date for this corporation shall be:

12/05/2002