Electronic Articles of Incorporation For

P02000133918 FILED December 23, 2002 Sec. Of State

DJG MORTGAGE SERVICES, 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:

DJG MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

901 N HERCULES AVE SUITE D CLEARWATER, FL. 33765

The mailing address of the corporation is:

901 N HERCULES AVE SUITE D CLEARWATER, FL. 33765

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: 1,000

Article V

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

GEORGE G PAPPAS 901 N HERCULES AVE SUITE D CLEARWATER, FL. 33765 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GEORGE G PAPPAS

Article VI

The name and address of the incorporator is:

GEORGE G. PAPPAS 901 N HERCULES AVE SUITE D CLEARWATER, FL 33765

Incorporator Signature: GEORGE G. PAPPAS