Electronic Articles of Incorporation For

P02000135607 FILED December 31, 2002 Sec. Of State

SINGLE SOURCE MORTGAGE OF FLORIDA, 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:

SINGLE SOURCE MORTGAGE OF FLORIDA, INC.

Article II

The principal place of business address:

2413 AVONLEA WAY GAINESVILLE, GA. US 30504

The mailing address of the corporation is:

2413 AVONLEA WAY GAINESVILLE, GA. US 30504

Article III

The purpose for which this corporation is organized is: ORIGINATE AND PROCESS MORTGAGE LOANS.

Article IV

The number of shares the corporation is authorized to issue is: 1000000

Article V

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

JOHN S FARINA JR 2488 ENTERPRISE ROAD # 3 CLEARWATER, FL. 33763 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN S. FARINA, JR.

Article VI

The name and address of the incorporator is:

JOHN S. FARINA, JR. 2413 AVONLEA WAY GAINESVILLE, GA. 30504

Incorporator Signature: JOHN S. FARINA, JR.

Article VII

The effective date for this corporation shall be:

12/30/2002