Electronic Articles of Incorporation For

P03000003562 FILED January 10, 2003 Sec. Of State

SOUTHWEST FLORIDA 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: SOUTHWEST FLORIDA MORTGAGE, INC.

Article II

The principal place of business address:

12520 WORLD PLAZA LANE SUITE 1 FORT MYERS, FL. US 33907

The mailing address of the corporation is:

12520 WORLD PLAZA LANE SUITE 1 FORT MYERS, FL. US 33907

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: 100

Article V

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

JOHN R LONERGAN 12520 WORLD PLAZA LANE SUITE 1 FORT MYERS, FL. 33907 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN R. LONERGAN

Article VI

The name and address of the incorporator is:

MICHELLE B. LONERGAN 12520 WORLD PLAZA LANE SUITE 1 FORT MYERS, FLORIDA 33907

Incorporator Signature: MICHELLE B. LONERGAN

Article VII

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

Title: D,P MICHELLE B LONERGAN 12520 WORLD PLAZA LANE, SUITE 1 FORT MYERS, FL. 33907 US