Electronic Articles of Incorporation For

P03000006850 FILED January 17, 2003 Sec. Of State

EMPOWER 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: EMPOWER MORTGAGE, INC.

Article II

The principal place of business address:

1325 21ST AVENUE N. ST. PETERSBURG, FL. 33704

The mailing address of the corporation is:

1325 21ST AVENUE N. ST. PETERSBURG, FL. 33704

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:

ANTHONY J COMPARETTO ESQ 5340 CENTRAL AVENUE ST. PETERSBURG, FL. 33704

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

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Registered Agent Signature: ANTHONY J. COMPARETTO

Article VI

The name and address of the incorporator is:

CHRIS SULLIVAN 1325 21ST AVENUE N. ST. PETERSBURG, FL 33704

Incorporator Signature: CHRIS SULLIVAN