

**Electronic Articles of Incorporation
For**

P03000008364
FILED
January 22, 2003
Sec. Of State

JP MORTGAGE LENDING, 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:

JP MORTGAGE LENDING, INC.

Article II

The principal place of business address:

875 PASADENA AVENUE SO.
SUITE A
ST. PETERSBURG, FL. 33707

The mailing address of the corporation is:

875 PASADENA AVENUE SO.
SUITE A
ST. PETERSBURG, FL. 33707

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:

20000.

Article V

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

MARIE POWELL & COMPANY, INC.
875 PASADENA AVENUE SO.
SUITE A
ST. PETERSBURG, FL. 33707

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

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Registered Agent Signature: JOHN G. POWELL

Article VI

The name and address of the incorporator is:

JOHN G. POWELL
875 PASADENA AVENUE SO.
SUITE A

Incorporator Signature: JOHN G. POWELL

Article VII

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

Title: P
JOHN G POWELL
875 PASADENA AVE. SO.
ST. PETERSBURG, FL. 33707

Title: S
JAMES C JOHNSON
875 PASADENA AVENUE SO.
ST. PETERSBURG, FL. 33707

Article VIII

The effective date for this corporation shall be:

01/22/2003