

**Electronic Articles of Incorporation
For**

P03000016687
FILED
February 11, 2003
Sec. Of State

INTREPID LOAN ADVISORS, 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:

INTREPID LOAN ADVISORS, INC.

Article II

The principal place of business address:

50 N. LAURA STREET
STE. 3625
JACKSONVILLE, FL. US 32202

The mailing address of the corporation is:

50 N. LAURA STREET
STE. 3625
JACKSONVILLE, FL. US 32202

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:

100,000

Article V

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

ROBERT B DUNLAP
50 N. LAURA STREET
STE. 3625
JACKSONVILLE, FL. 32202

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

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Registered Agent Signature: ROBERT B. DUNLAP

Article VI

The name and address of the incorporator is:

ROBERT B. DUNLAP
50 N. LAURA STREET
STE. 3625
JACKSONVILLE, FL 32202

Incorporator Signature: ROBERT B. DUNLAP

Article VII

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

Title: P/D
ROBERT B DUNLAP
50 N. LAURA STREET, STE. 3625
JACKSONVILLE, FL. 32202 US

Title: S/D
DAVID W JACKSON JR.
200 S. TRYON STREET, STE. 700
CHARLOTTE, NC. 28202 US

Title: T/D
MICHAEL C WALLACE
3652 S. THIRD STREET, STE. 200
JACKSONVILLE BEACH, FL. 32250 US

Title: D
FORREST TRAVIS
3652 S. THIRD STREET, STE. 200
JACKSONVILLE BEACH, FL. 32250 US

Title: VP
RICHARD S LUDLOW
50 N. LAURA STREET, STE. 3625
JACKSONVILLE, FL. 32202 US