

**Electronic Articles of Incorporation
For**

P03000018971
FILED
February 18, 2003
Sec. Of State

VETERANS MORTGAGE CORP.

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:

VETERANS MORTGAGE CORP.

Article II

The principal place of business address:

225 S. SWOOPE AVE.
SUITE 202
MAITLAND, FL. US 32751

The mailing address of the corporation is:

225 S. SWOOPE AVE.
SUITE 202
MAITLAND, FL. US 32751

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:

JOI M WENGERT
225 S. SWOOPE AVE.
SUITE 202
MAITLAND, FL. 32751

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

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Registered Agent Signature: JOI M. WENGERT

Article VI

The name and address of the incorporator is:

JOI M. WENGERT
225 S. SWOOPE AVE.
SUITE 202
MAITLAND, FL 32751

Incorporator Signature: JOI M. WENGERT

Article VII

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

Title: P
JOI M WENGERT
225 S. SWOOPE AVE.
SUITE 202, FL. 32751 US

Article VIII

The effective date for this corporation shall be:

02/19/2003