Electronic Articles of Incorporation For

P03000020841 FILED February 20, 2003 Sec. Of State

MORTGAGEFIRST LENDING SERVICES, 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:

MORTGAGEFIRST LENDING SERVICES, INC.

Article II

The principal place of business address:

2114 ROYAL FERN COURT LONGWOOD, FL. 32779

The mailing address of the corporation is:

P. O. BOX 952348 LAKE MARY, FL. 32795

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: 7500

Article V

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

DONNA L BROWN 2114 ROYAL FERN COURT LONGWOOD, FL. 32779 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DONNA L. BROWN

Article VI

The name and address of the incorporator is:

DONNA L. BROWN 2114 ROYAL FERN COURT

LONGWOOD, FL 32779

Incorporator Signature: DONNA L. BROWN

Article VII

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

Title: P DONNA L BROWN P.O. BOX 952348 LAKE MARY, FL. 32795