

**Electronic Articles of Incorporation  
For**

**P03000024581  
FILED  
March 03, 2003  
Sec. Of State**

RUBY 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:  
RUBY MORTGAGE, INC.

**Article II**

The principal place of business address:  
13414 SOUTHERN WAY  
WINDERMERE, FL. 34786

The mailing address of the corporation is:  
13414 SOUTHERN WAY  
WINDERMERE, FL. 34786

**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:  
MARK L STEFAN  
13414 SOUTHERN WAY  
WINDERMERE, FL. 34786

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

**P03000024581  
FILED  
March 03, 2003  
Sec. Of State**

Registered Agent Signature: MARK L. STEFAN

### **Article VI**

The name and address of the incorporator is:

MARK L. STEFAN  
13414 SOUTHERN WAY  
WINDERMERE, FLORIDA 34786

Incorporator Signature: MARK L. STEFAN

### **Article VII**

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

Title: P,S  
MARK L STEFAN  
13414 SOUTHERN WAY  
WINDERMERE, FL. 34786

Title: VP,T  
LARRY A ALLEN  
6415 KAY CIRCLE  
ORLANDO, FL. 32809