Electronic Articles of Incorporation For

P03000029373 FILED March 13, 2003 Sec. Of State

GREAT RATE 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: GREAT RATE MORTGAGE, INC.

Article II

The principal place of business address:

5112 BELL SHOALS ROAD VALRICO, FL. US 33594

The mailing address of the corporation is:

5112 BELL SHOALS ROAD VALRICO, FL. US 33594

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: 100000 SHARES AT \$1.00 PAR VALUE

Article V

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

CHERYL SALADINO 5112 BELL SHOALS ROAD VALRICO, FL. 33594 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000029373 FILED March 13, 2003 Sec. Of State

Registered Agent Signature: CHERYL SALADINO

Article VI

The name and address of the incorporator is:

CORPORATION SERVICE COMPANY 1201 HAYS STREET

TALLAHASSEE, FL 32301

Incorporator Signature: DEBORAH D. SKIPPER

Article VII

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

Title: D,P CHERYL SALADINO 5112 BELL SHOALS ROAD VALRICO, FL. 33594 US