Electronic Articles of Incorporation For

P03000046718 FILED April 28, 2003 Sec. Of State

KNK 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:

KNK MORTGAGE INC.

Article II

The principal place of business address:

9727 TOUCHTON ROAD #1608 JACKSONVILLE, FL. 32246

The mailing address of the corporation is:

9727 TOUCHTON ROAD #1608 JACKSONVILLE, FL. 32246

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:

2

Article V

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

KEVIN M HICKAM 9727 TOUCHTON RD. #1608 JACKSONVILLE, FL. 32246 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KEVIN M. HICKAM

Article VI

The name and address of the incorporator is:

KAREN HICKAM 9727 TOUCHTON RD., #1608 JACKSONVILLE, FL 32246

Incorporator Signature: KAREN RS HICKAM

Article VII

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

Title: P KEVIN M HICKAM 9727 TOUCHTON RD., #1608 JACKSONVILLE, FL. 32246

Title: VP KAREN R HICKAM 9727 TOUCHTON RD., #1608 JACKSONVILLE, FL. 32246