

**Electronic Articles of Incorporation
For**

P03000048700
FILED
May 02, 2003
Sec. Of State

XPRESS MORTGAGES, PA

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:

XPRESS MORTGAGES, PA

Article II

The principal place of business address:

9825 OXFORD STATION
JACKSONVILLE, FL. 32221

The mailing address of the corporation is:

9825 OXFORD STATION
JACKSONVILLE, FL. 32221

Article III

The purpose for which this corporation is organized is:

PURPOSE: PROFESSIONAL ASSOCIATION - MORTGAGE BUSINESS
SPECIALIZING IN RESIDENTIAL/COMMERCIAL MORTGAGES.

Article IV

The number of shares the corporation is authorized to issue is:

10

Article V

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

BONNETTE Y BRADLEY
9825 OXFORD STATION DR
JACKSONVILLE, FL. 32221

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

**P03000048700
FILED
May 02, 2003
Sec. Of State**

Registered Agent Signature: BONNETTE BRADLEY

Article VI

The name and address of the incorporator is:

BONNETTE BRADLEY
9825 OXFORD STATION DR
JACKSONVILLE, FL 32221

Incorporator Signature: BONNETTE BRADLEY

Article VII

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

Title: P
BONNETTE Y BRADLEY
9825 OXFORD STATION DR
JACKSONVILLE, FL. 32221

Title: V
EDWARD BRADLEY SR
9825 OXFORD STATION DR
JACKSONVILLE, FL. 32221

Article VIII

The effective date for this corporation shall be:

04/30/2003