Electronic Articles of Incorporation For

P03000056427 FILED May 21, 2003 Sec. Of State

COASTAL MORTGAGE SOLUTIONS, 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:

COASTAL MORTGAGE SOLUTIONS, INC.

Article II

The principal place of business address:

2000 LEWIS TURNER BLVD SUITE B FORT WALTON BEACH, FL. 32547

The mailing address of the corporation is:

2000 LEWIS TURNER BLVD SUITE B FORT WALTON BEACH, FL. 32547

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER BUSINESS

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

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

KENNETH M BOSWELL 2000 LEWIS TURNER BLVD SUITE B FORT WALTON BEACH, FL. 32547 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KENNETH M BOSWELL

Article VI

The name and address of the incorporator is:

KENNETH M BOSWELL 2000 LEWIS TURNER BLVD FORT WALTON BEACH, FL 32547

Incorporator Signature: KENNETH M BOSWELL

Article VII

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

Title: P KENNETH M BOSWELL 2000 LEWIS TURNER BLVD FORT WALTON BEACH, FL. 32547

Article VIII

The effective date for this corporation shall be:

05/21/2003