

**Electronic Articles of Incorporation
For**

**P03000062072
FILED
June 05, 2003
Sec. Of State**

GULF ATLANTIC 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:

GULF ATLANTIC MORTGAGE, INC.

Article II

The principal place of business address:

800 VILLAGE SQUARE CROSSING, # 315
PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:

800 VILLAGE SQUARE CROSSING, # 315
PALM BEACH GARDENS, FL. 33410

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:

100

Article V

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

RANDALL J SMITH
1200 MARINE WAY
B905
NORTH PALM BEACH, FL. 33408

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

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Registered Agent Signature: RANDALL J. SMITH

Article VI

The name and address of the incorporator is:

RANDALL J. SMITH
1200 MARINE WAY, B905
NORTH ALM BEACH, FL 33408
561-310-9810

Incorporator Signature: RANDALL J. SMITH

Article VII

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

Title: P
RANDALL J SMITH
1200 MARINE WAY, B905
NORTH PALM BEACH, FL. 33408

Article VIII

The effective date for this corporation shall be:

06/04/2003