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Gerri Hubbard 232 Seamist Court Ponte Vedra Beach, FL 32082
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ARTICLES OF INCORPORATION OF EASY HOME MORTGAGES, INC.

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SECRETARY OF STATE TALL AHASSEE FLORIDA

ARTICLE I NAME

The name of this corporation is EASY HOME MORTGAGES, INC.

ARTICLE II NATURE OF BUSINESS

This corporation is organized for the purpose of engaging in and transacting any and all lawful business permitted under the laws of the State of Florida or any other state and of the United States.

ARTICLE III CAPITAL STOCK

This corporation is authorized to issue 1,000 shares of common stock having no par value, which shares shall be and hereby are designated as "Common Shares". Without action by the stockholders, any or all of the authorized shares may be issued by the corporation from time to time for such consideration as may be fixed by the Board of Directors of this corporation.

ARTICLE IV INITIAL REGISTERED OFFICE AND AGENT

The initial registered office of this corporation in the State of Florida is 232 Seamist Court, Ponte Vedra Beach, FL 32082 and the name of the initial registered agent of this corporation at that address is Gerri Hubbard. The Board of Directors may, from time to time, change the registered agent or move the registered office to any other address in Florida.

ARTICLE V INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) Directors initially. The number of Directors may be increased or diminished from time to time, by amendment to the By-Laws, but in no event shall the number of the Directors be reduced below one (1). The name and address of the initial Directors and place of business of this corporation is:

Gerri Hubbard

232 Scamist Court, Ponte Vedra Beach, FL 32082

Alexis Lloyd

106 Ponce Blvd., S., Jacksonville, FL 32218

ARTICLE VI PRINCIPAL PLACE OF BUSINESS

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The principal place of business and mailing address shall be: 232 Selfaist Court, Ponte IALL AHASSEE FLORIDA Vedra Beach, FL 32082.

ARTICLE VII INCORPORATOR

The name and address of the Incorporator of this corporation is:

Gerri Hubbard 232 Seamist Court Ponte Vedra Beach, FL 32082

ARTICLE VIII <u>AMENDMENTS</u>

These Articles of Incorporation may be amended in the manner provided by law. Both the shareholders and the Board of Directors may repeal, amend or adopt By-Laws for the corporation, pursuant to these Articles, except that the shareholders may prescribe in any By-Laws made by them that such By-Laws shall not be altered, repealed or amended by the Board of Directors.

IN WITNESS WHEREOF, the undersigned Incorporator, being a natural person competent to contract, has hereunto set her hand and affixed his seal, this the 10th day of June, 2003.

GERRI HUBBARD

STATE OF FLORIDA) COUNTY OF DUVAL)

BEFORE ME personally appeared Gerri Hubbard, to me well known and known to me to be the person described in and who executed the foregoing Articles of Incorporation of Easy Home Mortgages, Inc. and acknowledged before me that she signed such Articles of Incorporation for the uses and purposes therein set forth.

WITNESS my hand and official seal at Jacksonville, Duval County, Florida, this ///

day of June, 2003.

Notary Public, State of Florida

My Commission Expires.