Electronic Articles of Incorporation For

P03000068129 FILED June 19, 2003 Sec. Of State

BRIDGEWATER MORTGAGE & FINANCIAL SERVICES, 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:

BRIDGEWATER MORTGAGE & FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

1300 FORT PICKENS ROAD 115 PENSACOLA BEACH, FL. 32561

The mailing address of the corporation is:

1300 FORT PICKENS ROAD 115 PENSACOLA BEACH, FL. 32561

Article III

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

Article IV

The number of shares the corporation is authorized to issue is: 2500

Article V

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

EILEEN G BLOSSOM 1300 FORT PICKENS ROAD 115 PENSACOLA BEACH, FL. 32561 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: EILEEN G. BLOSSOM

Article VI

The name and address of the incorporator is:

EILEEN G. BLOSSOM 1300 FORT PICKENS ROAD, UNIT 115 PENSACOLA BEACH, FL 32561

Incorporator Signature: EILEEN G. BLOSSOM

Article VII

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

Title: P EILEEN G BLOSSOM 1300 FORT PICKENS ROAD, UNIT 115 PENSACOLA, FL. 32561