Electronic Articles of Incorporation For

P03000069069 FILED June 20, 2003 Sec. Of State

MORTGAGE EDUCATORS CORPORATION

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:

MORTGAGE EDUCATORS CORPORATION

Article II

The principal place of business address:

P.O. BOX 50818 JACKSONVILLE BEACH, FL. US 32240

The mailing address of the corporation is:

P.O. BOX 50818 JACKSONVILLE BEACH, FL. US 32240

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL 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:

C. RANDOLPH COLEMAN 9250 BAYMEADOWS RD SUITE 450 JACKSONVILLE, FL. 32256 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: C. RANDOLPH COLEMAN

Article VI

The name and address of the incorporator is:

C. RANDOLPH COLEMAN 9250 BAYMEADOWS RD., SUITE 450 JACKSONVILLE, FLORIDA 32256

Incorporator Signature: C. RANDOLPH COLEMAN

Article VII

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

Title: PV STEPHANIE P ROWE 2759 HIDDEN VILLAGE DRIVE JACKSONVILLE, FL. 32216 US