Electronic Articles of Incorporation For

P03000073866 FILED June 27, 2003 Sec. Of State

AMERICAN HERITAGE MORTGAGE GROUP, 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:

AMERICAN HERITAGE MORTGAGE GROUP, INC.

Article II

The principal place of business address:

2701 W. BUSCH BLVD. STE 112 TAMPA, FL. 33618-453

The mailing address of the corporation is:

2701 W. BUSCH BLVD. STE 112 TAMPA, FL. 33618-453

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:

JEFFREY FANNING 2701 W. BUSCH BLVD. STE. 112 TAMPA, FL. 33618-453 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JEFFREY FANNING

Article VI

The name and address of the incorporator is:

ALLEN BOYARSKY 2701 W. BUSCH BLVD. STE. 112 TAMPA, FL. 33618-4531

Incorporator Signature: ALLEN BOYARSKY

Article VII

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

Title: PRES JEFFREY FANNING 2701 W. BUSCH BLVD. STE. 112 TAMPA, FL. 33618

Title: DIR RAFAEL PINEDO 2701 W. BUSCH BLVD. STE. 112 TAMPA, FL. 33618

Title: VP ALLEN BOYARSKY 2701 W. BUSCH BLVD. STE. 112 TAMPA, FL. 33618

Article VIII

The effective date for this corporation shall be:

06/27/2003