

**Electronic Articles of Incorporation
For**

P03000089008
FILED
August 13, 2003
Sec. Of State

GULF AMERICAN 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 AMERICAN MORTGAGE, INC.

Article II

The principal place of business address:

5210 WOLF PEN WOODS DRIVE
PROSPECT, KY. US 40059

The mailing address of the corporation is:

5210 WOLF PEN WOODS DRIVE
PROSPECT, KY. US 40059

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:

1500

Article V

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

BRIAN M CULBERTSON
2112 SE 19TH LANE
CAPE CORAL, FL. 33990-474

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

**P03000089008
FILED
August 13, 2003
Sec. Of State**

Registered Agent Signature: BRIAN M. CULBERTSON

Article VI

The name and address of the incorporator is:

KAREN CULBERTSON
5210 WOLF PEN WOODS DRIVE
PROSPECT, KY 40059

Incorporator Signature: KAREN CULBERTSON

Article VII

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

Title: P
KAREN C CULBERTSON
5210 WOLF PEN WOODS DRIVE
PROSPECT, KY. 40059 US

Title: VP
BRIAN M CULBERTSON
2112 SE 19TH LANE
CAPE CORAL, FL. 33990 US

Article VIII

The effective date for this corporation shall be:

08/13/2003