Electronic Articles of Incorporation For

P03000097560 FILED September 05, 2003 Sec. Of State

ARBORKEY HOME 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:

ARBORKEY HOME MORTGAGE INC.

Article II

The principal place of business address:

4209 NORTH STATE RD 7 LAUDERDALE LAKES, FL. 33313

The mailing address of the corporation is:

4209 NORTH STATE RD 7 LAUDERDALE LAKES, FL. 33313

Article III

The purpose for which this corporation is organized is:

1.TO TRANSACT MORTGAGE, INSURANCE AND REAL ESTATE SERVICES. \Box 2. TO TRANSACT ANY AND ALL LAWFULL 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:

SHARI N HINES ESQ. 4430 INVERRARY BLVD., FT. LAUDERDALE, FL. 33319 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000097560 FILED September 05, 2003 Sec. Of State

Registered Agent Signature: SHARI N HINES

Article VI

The name and address of the incorporator is:

BARBARA E ROBINSON 5171 W OAKLAND PARK BLVD. SUITE P-203 LAUDERDALE LAKES FL. 33313

Incorporator Signature: BARBARA E ROBINSON

Article VII

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

Title: P BARBARA E ROBINSON 5171 W OAKLAND PARK BLVD. LAUDERDALE LAKES, FL. 33313

Title: VP MURIEL FYFFE MS 5171 W OAKLAND PARK BLVD. SUITE P-203 LAUDERDALE LAKES, FL. 33313

Article VIII

The effective date for this corporation shall be:

09/09/2003