

**Electronic Articles of Incorporation
For**

P03000099471
FILED
September 11, 2003
Sec. Of State

SANDRAY 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:

SANDRAY MORTGAGE INC

Article II

The principal place of business address:

3115 36TH AVE W
BRADENTON, FL. US 34205

The mailing address of the corporation is:

3115 36TH AVE W
BRADENTON, FL. US 34205

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:

2

Article V

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

SANDRA A MUSINA
3117 36TH AVE W
BRADENTON, FL. FL 34205

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

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Registered Agent Signature: SANDRA A. MUSINA

Article VI

The name and address of the incorporator is:

SANDRA A. MUSINA
3117 36TH AVE W
BRADENTON
FLORIDA 34205

Incorporator Signature: SANDRA A. MUSINA

Article VII

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

Title: PTS
SANDRA A MUSINA
3117 36TH AVE W
BRADENTON, FL. 34205

Title: VCEO
RAYMOND J MUSINA
3117 36TH AVE W
BRADENTON, FL. 34205