Electronic Articles of Incorporation For

P03000100032 FILED September 11, 2003 Sec. Of State

ARDARA MORTGAGE 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:

ARDARA MORTGAGE CORPORATION

Article II

The principal place of business address:

9100 BAYBERRY BEND 202 FT MYERS, FL. US 33908

The mailing address of the corporation is:

9100 BAYBERRY BEND 202 FT MYERS, FL. US 33908

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: 2000

Article V

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

BRIAN T SHEVLIN 9100 BAYBERRY BEND 202 FT MYERS, FL. 33908 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BRIAN T. SHEVLIN

Article VI

The name and address of the incorporator is:

PINNACLE FINANCIAL CORPORATION OF NEW ENGLAND, INC. 2431 EAST MAIN PORTSMOUTH, RI 02871

Incorporator Signature: JEFFREY MARSHALL

Article VII

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

Title: P JEFFREY R MARSHALL 2431 EAST MAIN PORTSMOUTH, RI. 02871 US

Title: VP BRIAN T SHEVLIN 9100 BAYBERRY BEND, #202 FT MYERS, FL. 33908 US

Article VIII

The effective date for this corporation shall be:

09/09/2003