

**Electronic Articles of Incorporation
For**

P03000105330
FILED
September 25, 2003
Sec. Of State

AFFINITY MORTGAGE & FINANCIAL SERVICES 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:

AFFINITY MORTGAGE & FINANCIAL SERVICES INC.

Article II

The principal place of business address:

325-N EAST MERRITT ISLAND CAUSEWAY
MERRITT ISLAND, GL. 32952

The mailing address of the corporation is:

108 N SPRING ST
BELLEFONTE, PA. 16823

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:

300

Article V

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

WANDA D DE HAAS
1712 GLENDON DR
MELBOUNE, FL. 32901

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

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Registered Agent Signature: WANDA D. DE HAAS

Article VI

The name and address of the incorporator is:

VICTORIA L GILLETTE 108 N. SPRING ST
BELLEFONTE, PA 16823

Incorporator Signature: VICTORIA L. GILLETTE

Article VII

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

Title: COO
VICTORIA L GILLETTE
536 BLANCHARD ST
BELLEFONTE, PA. 16823 US

Title: TRES
MINDI J SUHY
536 BLANCHARD ST
BELLEFONTE, PA. 16823 US

Title: VP
JOHN E JENNINGS
369 FISHING CREEK RD
MILL HALL, PA. 17751