Electronic Articles of Incorporation For

P03000114599 FILED October 15, 2003 Sec. Of State

PREFERRED MORTGAGE LENDING, 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:

PREFERRED MORTGAGE LENDING, INC.

Article II

The principal place of business address:

2400 WINDING CREEK BLVD. BLDG. 20 B # 101 CLEARWATER, FL. 33761

The mailing address of the corporation is:

2400 WINDING CREEK BLVD. BLDG. 20 B # 101 CLEARWATER, FL. 33761

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: 10,000

Article V

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

SUZEN YOUNGLOVE 2400 WINDING CREEK BLVD. BLDG. 20 B # 101 CLEARWATER, FL. 33761 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SUZEN YOUNGLOVE

Article VI

The name and address of the incorporator is:

SUZEN YOUNGLOVE 2400 WINDING CREEK BLVD. BLDG. 20 B # 101 CLEARWATER, FLORIDA 33761

Incorporator Signature: SUZEN YOUNGLOVE

Article VII

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

Title: P SUZEN YOUNGLOVE 2400 WINDING CREEK BLVD. BLDG 20B # 101 CLEARWATER, FL. 33761

Article VIII

The effective date for this corporation shall be:

10/15/2003