

**Electronic Articles of Incorporation
For**

P03000117116
FILED
October 21, 2003
Sec. Of State

PROGRESSIVE HOME LOANS, 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:

PROGRESSIVE HOME LOANS, INC.

Article II

The principal place of business address:

209 NASSAU ST. SOUTH
SUITE 104C
VENICE, FL. US 34285

The mailing address of the corporation is:

209 NASSAU ST. SOUTH
SUITE 104C
VENICE, FL. US 34285

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:

1,000

Article V

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

MICHAEL C ADDISON
400 N. TAMPA ST.
SUITE 1100
TAMPA, FL. FL

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

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Registered Agent Signature: MICHAEL C. ADDISON

Article VI

The name and address of the incorporator is:

MICHAEL C. ADDISON
400 N. TAMPA ST.
SUITE 1100
TAMPA, FL 33602

Incorporator Signature: MICHAEL C. ADDISON

Article VII

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

Title: PSTD
JODI J BOWSER
238 SNYDER DR.
VENICE, FL. 34292 US

Title: VD
MARIA A HENDERSON
9044 PINEBREEZE DR.
RIVERVIEW, FL. 33569 US