

**Electronic Articles of Incorporation
For**

**P03000129994
FILED
November 10, 2003
Sec. Of State**

SAFE HARBOR 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:

SAFE HARBOR MORTGAGE, INC

Article II

The principal place of business address:

800 VILLAGE SQUARE CROSSING
SUITE 107
PALM BEACH GARDENS, FL. US 33410

The mailing address of the corporation is:

800 VILLAGE SQUARE CROSSING
SUITE 107
PALM BEACH GARDENS, FL. US 33410

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKERAGE

Article IV

The number of shares the corporation is authorized to issue is:

200

Article V

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

BRENDAN HENEGHAN
6207 SEMINOLE GARDENS CIRCLE
PALM BEACH GARDENS, FL. 33418

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

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Registered Agent Signature: BRENDAN HENEGHAN

Article VI

The name and address of the incorporator is:

BRENDAN HENEGHAN
6207 SEMINOLE GARDENS CIRCLE
PALM BEACH GARDENS, FLORIDA 33418

Incorporator Signature: BRENDAN HENEGHAN

Article VII

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

Title: P
BRENDAN HENEGHAN
6207 SEMINOLE GARDENS CIRCLE
PALM BEACH GARDENS, FL. 33418 US

Article VIII

The effective date for this corporation shall be:

01/02/2004