

**Electronic Articles of Incorporation
For**

**P03000130381
FILED
November 12, 2003
Sec. Of State**

PENINSULA HOME LOAN 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:

PENINSULA HOME LOAN CORPORATION

Article II

The principal place of business address:

53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

The mailing address of the corporation is:

53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

Article III

The purpose for which this corporation is organized is:

LENDING/BROKERING MORTGAGE LOANS

Article IV

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

1000

Article V

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

LAWRENCE T LUPOLI
53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

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

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Registered Agent Signature: LAWRENCE T. LUPOLI

Article VI

The name and address of the incorporator is:

LAWRENCE T. LUPOLI
53 CAPISTRANO DRIVE
ORMOND BEACH, FL 32176

Incorporator Signature: LAWRENCE T. LUPOLI

Article VII

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

Title: P
LAWRENCE T LUPOLI
53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

Title: S
LAWRENCE T LUPOLI
53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

Title: T
LAWRENCE T LUPOLI
53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

Article VIII

The effective date for this corporation shall be:

01/01/2004