

**Electronic Articles of Incorporation
For**

P03000135351
FILED
November 19, 2003
Sec. Of State

AMERICAN MUTUAL 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:

AMERICAN MUTUAL MORTGAGE, INC.

Article II

The principal place of business address:

700 BOARDWALK DRIVE
728
PONTE VEDRA, FL. US 32082

The mailing address of the corporation is:

700 BOARDWALK DRIVE
728
PONTE VEDRA, FL. US 32082

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:

500 SHARES OF STOCK

Article V

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

THOMAS J ANDRZEJEWSKI
700 BOARDWALK DRIVE
#728
PONTE VEDRA, FL. 32082

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

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Registered Agent Signature: THOMAS J. ANDRZEJEWSKI

Article VI

The name and address of the incorporator is:

THOMAS J. ANDRZEJEWSKI
700 BOARDWALK DRIVE
#728
PONTE VEDRA, FL 32082

Incorporator Signature: THOMAS J. ANDRZEJEWSKI

Article VII

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

Title: P
THOMAS J ANDRZEJEWSKI
700 BOARDWALK DRIVE #728
PONTE VEDRA, FL. 32082 US