Electronic Articles of Incorporation For

P03000151694 FILED December 15, 2003 Sec. Of State

CITIZENS HOME 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: CITIZENS HOME MORTGAGE, INC.

Article II

The principal place of business address:

111 E BULLARD PARKWAY SUITE E TAMPA, FL. US 33617

The mailing address of the corporation is:

111 E BULLARD PARKWAY SUITE E TAMPA, FL. US 33617

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: 10000

Article V

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

KATHERINE B BRYANT 7903 SUGARCANE COURT TAMPA, FL. 33637 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KATHERINE B BRYANT

Article VI

The name and address of the incorporator is:

KATHERINE B BRYANT 111 E BULLARD PARKWAY SUITE E TAMPA FL 33617

Incorporator Signature: KATHERINE B BRYANT

Article VII

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

Title: P KATHERINE B BRYANT 7903 SUGARCANE COURT TAMPA, FL. 33637 US

Article VIII

The effective date for this corporation shall be:

12/15/2003