

**Electronic Articles of Incorporation
For**

P03000156941
FILED
December 23, 2003
Sec. Of State

PREMIUM HOME FUNDING MORTGAGE CORP

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:

PREMIUM HOME FUNDING MORTGAGE CORP

Article II

The principal place of business address:

2574 BELLEAIR ROAD
CLEARWATER, FL. 33764

The mailing address of the corporation is:

2574 BELLEAIR ROAD
CLEARWATER, FL. 33764

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:

4

Article V

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

DOYLE W SCOTT
2574 BELLEAIR ROAD
CLEARWATER, FL. 33764

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

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Registered Agent Signature: DOYLE W SCOTT

Article VI

The name and address of the incorporator is:

DOYLE SCOTT
2574 BELLEAIR ROAD
CLEARWATER, FL 33764

Incorporator Signature: DOYLE W SCOTT

Article VII

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

Title: P
DOYLE W SCOTT
2574 BELLEAIR ROAD
CLEARWATER, FL. 33764

Article VIII

The effective date for this corporation shall be:

01/01/2004