

**Electronic Articles of Incorporation
For**

P04000026618
FILED
February 06, 2004
Sec. Of State

SOUTHERN MORTGAGE CENTERS, 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:

SOUTHERN MORTGAGE CENTERS, CORP.

Article II

The principal place of business address:

1250 TUXFORD DRIVE
BRANDON, FL. US 33511

The mailing address of the corporation is:

1250 TUXFORD DRIVE
BRANDON, FL. US 33511

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:

15

Article V

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

SCOTT A SAVITT
1250 TUXFORD DRIVE
BRANDON, FL. 33511

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

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Registered Agent Signature: SCOTT A. SAVITT

Article VI

The name and address of the incorporator is:

SCOTT A. SAVITT
1250 TUXFORD DRIVE
BRANDON, FLORIDA 33511

Incorporator Signature: SCOTT A. SAVITT

Article VII

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

Title: PRES
SCOTT A SAVITT
1250 TUXFORD DRIVE
BRANDON, FL. 33511 US

Title: VP
DENISE M SAVITT
1250 TUXFORD DRIVE
BRANDON, FL. 33511 US

Title: SEC
DENISE M SAVITT
1250 TUXFORD DRIVE
BRANDON, FL. 33511 US

Title: TRES
SCOTT A SAVITT
1250 TUXFORD DRIVE
BRANDON, FL. 33511 US

Article VIII

The effective date for this corporation shall be:

02/03/2004