

**Electronic Articles of Incorporation
For**

**P04000029681
FILED
February 13, 2004
Sec. Of State**

MORTGAGE DEPOT & FINANCE, 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:

MORTGAGE DEPOT & FINANCE, INC.

Article II

The principal place of business address:

3098 LANDMARK BLVD.
SUITE 2101
PALM HARBOR, FL. 34684

The mailing address of the corporation is:

3098 LANDMARK BLVD.
SUITE 2101
PALM HARBOR, FL. 34684

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:

7500

Article V

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

GUJU LAW GROUP
31564 US 19 N.
PALM HARBOR, FL. 34684

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

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Registered Agent Signature: MICHAEL J. GUJU

Article VI

The name and address of the incorporator is:

EDWARD L. BIELAK, JR.
3098 LANDMARK BLVD.
SUITE 2102`
PALM HARBOR, FL 34684

Incorporator Signature: EDWARD L. BIELAK, JR.

Article VII

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

Title: P
FRED P MICHON
3098 LANDMARK BLVD. SUITE 3098
PALM HARBOR, FL. 34684

Title: VP,S
EDWARD L BIELAK JR.
3098 LANDMARK BLVD. SUITE 3098
PALM HARBOR, FL. 34684

Article VIII

The effective date for this corporation shall be:

02/15/2004