Electronic Articles of Incorporation For

P04000044971 FILED March 11, 2004 Sec. Of State

EXPRESS MORTGAGE CONNECTION, 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: EXPRESS MORTGAGE CONNECTION, INC

Article II

The principal place of business address:

11396 WEST RIDGE RD ELYRIA, OH. US 44035

The mailing address of the corporation is:

11396 WEST RIDGE RD ELYRIA, OH. US 44035

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: 100

Article V

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

SUE A DRUMMER 140 W GREEN ST ENGLEWOOD, FL. 34223 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SUE A DRUMMER

Article VI

The name and address of the incorporator is:

KRISTIN GUSTIN 11396 WEST RIDGE RD

ELYRIA, OH 44035

Incorporator Signature: KRISTIN GUSTIN

Article VII

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

Title: P D KRISTIN GUSTIN 11396 WEST RIDGE ROAD ELYRIA, OH. 44035 US