

**Electronic Articles of Incorporation
For**

P04000049682
FILED
March 19, 2004
Sec. Of State
BREGISTER

EXPRESS FINANCIAL GROUP, 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 FINANCIAL GROUP, INC.

Article II

The principal place of business address:

2708 SW 11TH COURT
CAPE CORAL, FL. 33914

The mailing address of the corporation is:

2708 SW 11TH COURT
CAPE CORAL, FL. 33914

Article III

The purpose for which this corporation is organized is:

MORTGAGE ORIGINATION

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:

CHRISTINA MOONEY
2708 SW 11TH COURT
CAPE CORAL, FL. 33914

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

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Registered Agent Signature: CHRISTINA MOONEY

Article VI

The name and address of the incorporator is:

KRISTIN GUSTIN
2708 SW 11TH COURT
CAPE CORAL, FL 33914

Incorporator Signature: KRISTIN GUSTIN

Article VII

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

Title: P
KRISTIN GUSTIN
2708 SW 11TH COURT
CAPE CORAL, FL. 33914

Article VIII

The effective date for this corporation shall be:

03/19/2004