Electronic Articles of Incorporation For

P04000070095 FILED April 29, 2004 Sec. Of State slogan

SOUTHEASTERN MORTGAGE LENDERS, 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:

SOUTHEASTERN MORTGAGE LENDERS, INC.

Article II

The principal place of business address:

10960 SW 71 LANE MIAMI, FL. US 33183

The mailing address of the corporation is:

10960 SW 71 LANE MIAMI, FL. US 33183

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: 200

Article V

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

CAROLINA GAVILANES 10960 SW 71 LANE MIAMI, FL. 33173 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CAROLINA GAVILANES

Article VI

The name and address of the incorporator is:

CAROLINA GAVILANES 10960 SW 71 LANE MIAMI, FLORIDA 33173

Incorporator Signature: CAROLINA GAVILANES

Article VII

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

Title: P RAMON MALDONADO 10960 SW 71 LANE MIAMI, FL. 33173

Title: VP CAROLINA GAVILANES, P.A. P.O. BOX 832682 MIAMI, FL. 33283 26