Electronic Articles of Incorporation For

P04000086777 FILED June 03, 2004 Sec. Of State jshivers

N&C MORTGAGES, 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: N&C MORTGAGES, INC.

Article II

The principal place of business address:

12597 WALSINGHAM ROAD SUITE 5 LARGO, FL. 33774

The mailing address of the corporation is:

12597 WALSINGHAM ROAD SUITE 5 LARGO, FL. 33774

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:

SCOTT T. LODEN, CPA P.A. 1626 38TH AVENUE N ST PETERSBURG, FL. FL

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

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Registered Agent Signature: SCOTT T LODEN CPA

Article VI

The name and address of the incorporator is:

SCOTT T LODEN CPA PA 1626 38TH AVENUE N ST PETERSBURG FL 33713

Incorporator Signature: SCOTT T LODEN CPA

Article VII

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

Title: P NICOLO MANGIARACINA 7922 66TH WAY N PINELLAS PARK, FL. 33781

Title: VP CHANDA L MANGIARACINA 7922 66TH WAY N PINELLAS PARK, FL. 33781

Article VIII

The effective date for this corporation shall be:

06/02/2004