

Electronic Articles of Incorporation For

**P04000130319
FILED
September 15, 2004
Sec. Of State
jshivers**

BORISS HOME MORTGAGE, 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:

BORISS HOME MORTGAGE, INC.

Article II

The principal place of business address:

2330 OAK STREET FINANCIAL, INC.
JACKSONVILLE, FL. US 32204

The mailing address of the corporation is:

2330 OAK STREET FINANCIAL, INC.
JACKSONVILLE, FL. US 32204

Article III

The purpose for which this corporation is organized is:

ORIGINATE AND FIND FUNDING FOR HOME MORTGAGES

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:

ALEXANDER C BORISS MR.
2330 OAK STREET
JACKSONVILLE, FL. 32204

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

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Registered Agent Signature: ALEXANDER C. BORISS

Article VI

The name and address of the incorporator is:

ALEXANDER C. BORISS	2330 OAK
STREET	JACKSONVI
LE, FLORIDA	32204

Incorporator Signature: ALEXANDER C. BORISS

Article VII

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

Title: PRES
ALEXANDER C BORISS MR.
2330 OAK STREET
JACKSONVILLE, FL. 32204 US

Article VIII

The effective date for this corporation shall be:

09/15/2004