

**Electronic Articles of Incorporation  
For**

P04000142340  
FILED  
October 14, 2004  
Sec. Of State  
jshivers

ARBOR ONE FINANCIAL 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:

ARBOR ONE FINANCIAL INC.

**Article II**

The principal place of business address:

1920 BRAINERD CT.  
LUTZ, FL. US 33549

The mailing address of the corporation is:

1920 BRAINERD CT.  
LUTZ, FL. US 33549

**Article III**

The purpose for which this corporation is organized is:

MORTGAGE BROKERAGE

**Article IV**

The number of shares the corporation is authorized to issue is:

90

**Article V**

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

JAMES R DEAL  
405 LAUREL PARK PLACE  
SEFFNER, FL. 33584

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

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Registered Agent Signature: JAMES R. DEAL

### **Article VI**

The name and address of the incorporator is:

JAMES R. DEAL  
405 LAUREL PARK PLACE  
SEFFNER, FL 33584

Incorporator Signature: JAMES R. DEAL

### **Article VII**

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

Title: P  
HEATHER F MATOS  
1920 BRAINERD CT.  
LUTZ, FL. 33549 US

Title: VP  
JAMES R DEAL  
405 LAUREL PARK PLACE  
SEFFNER, FL. 33584 US

Title: DIR  
CHERYL G MENDEZ  
405 LAUREL PARK PLACE  
SEFFNER, FL. 33584 US

### **Article VIII**

The effective date for this corporation shall be:

10/14/2004