Electronic Articles of Incorporation For

P04000150070 FILED November 01, 2004 Sec. Of State nculligan

MORTGAGE MAKERS OF AMERICA, 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:

MORTGAGE MAKERS OF AMERICA, INC.

Article II

The principal place of business address: 1415 ATLANTIC BOULEVARD C NEPTUNE BEACH, FL. US 32266

The mailing address of the corporation is:

1415 ATLANTIC BOULEVARD C NEPTUNE BEACH, FL. US 32266

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: 5000

Article V

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

WILLIAM E DOYLE ESQUIRE 2002 SOUTHSIDE BOULEVARD SUITE 201 JACKSONVILLE, FL. 32216 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: WILLIAM E. DOYLE

Article VI

The name and address of the incorporator is:

ISIS Y. MARRERO 1553 S. NOTTINGHAM KNOLL ROAD JACKSONVILLE, FLORIDA 32225

Incorporator Signature: ISIS Y. MARRERO

Article VII

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

Title: P ISIS Y MARRERO 1553 S. NOTTINGHAM KNOLL DRIVE JACKSONVILLE, FL. 32225 US

Title: VP JON T ROSENTHAL 307 32ND AVENUE SOUTH JACKSONVILLE BEACH, FL. 32250 US P04000150070 FILED November 01, 2004 Sec. Of State nculligan