

**Electronic Articles of Incorporation
For**

P04000161304
FILED
November 30, 2004
Sec. Of State
nculligan

SUMMERLAND 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:

SUMMERLAND MORTGAGE INC.

Article II

The principal place of business address:

6405 FORESTWOOD DRIVE WEST
LAKELAND, FL. US 33811

The mailing address of the corporation is:

6405 FORESTWOOD DRIVE WEST
LAKELAND, FL. US 33811

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:

1

Article V

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

DAVID K MARSHALL
6405 FORESTWOOD DRIVE WEST
LAKELAND, FL. 33811

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

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Registered Agent Signature: DAVID K MARSHALL

Article VI

The name and address of the incorporator is:

DAVID K MARSHALL
6405 FORESTWOOD DRIVE WEST
LAKELAND, FL 33811

Incorporator Signature: DAVID K MARSHALL

Article VII

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

Title: P
DAVID K MARSHALL
6405 FORESTWOOD DRIVE WEST
LAKELAND, FL. 33811 US

Article VIII

The effective date for this corporation shall be:

11/30/2004