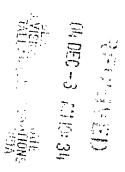
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Tallahassee, Florida 32301
(850) 681-6528

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December 3, 2004

CORPORATION NAME (S) AND DOCUMENT NUMBER (S):

JEH TRUES									
Cobal	t Mortgage, Inc.								
	Filing Evidence □ Plain/Confirmation Copy	Type of Document ☐ Certificate of Status							
	☑ Certified Copy	□ Certificate of Good Standing							
		□ Articles Only							
	Retrieval Request Photocopy Certified Copy	 □ All Charter Documents to Include Articles & Amendments □ Fictitious Name Certificate □ Other 							
	NEW FILINGS	AMENDMENTS							
X	Profit	Amendment							
	Non Profit	Resignation of RA Officer/Director							
	Limited Liability	Change of Registered Agent							
	Domestication	Dissolution/Withdrawal							
Other		Merger							
OTHER FILINGS		REGISTRATION/QUALIFICATION							
	Annual Reports	Foreign							
	Fictitious Name	Limited Liability							
	Name Reservation	Reinstatement							
	Reinstatement	Trademark							
		Other							

ARTICLES OF INCORPORATION OF COBALT MORTGAGE, INC.

We, the undersigned, hereby associate ourselves for the purpose of forming a corporation under the laws of the State of Florida under the corporate name of **COBALT MORTGAGE**, **INC**., and hereby set forth and declare:

ARTICLE I - NAME OF CORPORATION

The name of the corporation shall be COBALT MORTGAGE, INC.

ARTICLE II - EXISTENCE

This corporation shall exist perpetually unless dissolved according to law.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 5,000 shares of stock at \$1.00 par value, which shall be designated as "common stock." The corporation shall have only one class of stock.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the initial registered agent and office of the corporation is Daniel T. Ruke, 1560 Matthew Drive, Suite D, Fort Myers, FL 33907.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial directors of this corporation are:

Daniel T. Ruke 1560 Matthew Drive, Suite D Fort Myers, FL 33907 Brian M. Moss 1560 Matthew Drive, Suite D Fort Myers, FL 33907

ARTICLE VII - INCORPORATORS

The names and addresses of the persons signing these Articles of Incorporation are:

Daniel T. Ruke 1560 Matthew Drive, Suite D Fort Myers, FL 33907

Brian M. Moss 1560 Matthew Drive, Suite D Fort Myers, FL 33907

ARTICLE VIII - BYLAWS

The Bylaws of the corporation shall be adopted by the Board of Directors and may be altered, amended or rescinded by either the Shareholders or Directors.

ARTICLE IX - AMENDMENTS

The corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation, in accordance with the provisions of the Florida General Corporation Act.

IN WITNESS WHEREOF, I, the undersigned subscriber to these Articles of Incorporation, have set my hand and seal this _____ day of November, 2004.

Daniel B. Ruke

Brian M. Moss

ACCEPTANCE BY REGISTERED AGENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNED IN ARTICLE V OF THESE ARTICLES OF INCORPORATION, THE UNDERSIGNED HEREBY AGREES TO ACT IN THIS CAPACITY AND FURTHER AGREES TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE DISCHARGE OF ITS DUTIES.

Dated this _29 __ day of November, 2004.

Daniel T. Ruke, Registered Agent

STATE OF FLORIDA COUNTY OF LEE

BEFORE ME, the undersigned authority, duly authorized in the State and County set forth above, personally appeared Daniel T. Ruke and Brian M. Moss, who produced acceptable identification in the form of Florida drivers licenses and known by me to be the persons who, as Incorporators and Registered Agent of COBALT MORTGAGE, INC., and acknowledged before me that they executed the foregoing Articles of Incorporation for the purposes therein expressed and Daniel T. Ruke accepts the obligations and duties of the position of registered agent.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this <u>39</u> day of November, 2004.

(NOTARIAL SEAL)



Notary Public, State of Florida ES