

**Electronic Articles of Incorporation
For**

P04000166488
FILED
December 13, 2004
Sec. Of State
jshivers

MORTGAGE 1 HOME LOANS, 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 1 HOME LOANS, INC.

Article II

The principal place of business address:

2633 HIGHWAY 77
SUITE B
PANAMA CITY, FL. 32405

The mailing address of the corporation is:

2633 HIGHWAY 77
SUITE B
PANAMA CITY, FL. 32405

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:

10000

Article V

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

FRED M STRICKLAND
1600 MARINA BAY DR
SUITE 301
PANAMA CITY, FL. 32409

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

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Registered Agent Signature: FRED M. STRICKLAND

Article VI

The name and address of the incorporator is:

FRED M. STRICKLAND
1600 MARINA BAY DR, STE 301
PANAMA CITY, FL 32409

Incorporator Signature: FRED M. STRICKLAND

Article VII

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

Title: P
KENNY R MITCHELL
946 MAIN STREET
CHIPLEY, FL. 32428

Title: VP
REBECCA N LOVETT
1600 MARINA BAY DR, STE 301
PANAMA CITY, FL. 32409

Title: S, T
FRED M STRICKLAND
1600 MARINA BAY DR, STE 301
PANAMA CITY, FL. 32409

Article VIII

The effective date for this corporation shall be:

12/13/2004