

**Electronic Articles of Incorporation  
For**

P05000000427  
FILED  
January 03, 2005  
Sec. Of State  
jshivers

NJOI MORTGAGE SERVICES AND INVESTMENTS, 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:

NJOI MORTGAGE SERVICES AND INVESTMENTS, INC

**Article II**

The principal place of business address:

6414 BATES DRIVE  
JACKSONVILLE, FL. 32258

The mailing address of the corporation is:

P.O. BOX 5464  
JACKSONVILLE, FL. 32247

**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:

PAULETTE E WALKER  
6414 BATES DRIVE  
JACKSONVILLE, FL. 32258

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

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Registered Agent Signature: PAULETTE E. WALKER

### **Article VI**

The name and address of the incorporator is:

PAULETTE E. WALKER  
6414 BATES DRIVE  
JACKSONVILLE, FL 32258

Incorporator Signature: PAULETTE E. WALKER

### **Article VII**

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

Title: PRES  
PAULETTE E WALKER  
6414 BATES DRIVE  
JACKSONVILLE, FL. 32247

Title: VP  
EDWARD ROBINSON SR  
2179 EMERSON STREET  
JACKSONVILLE, FL. 32207

### **Article VIII**

The effective date for this corporation shall be:

01/15/2005