Electronic Articles of Incorporation For

P05000004784 FILED January 10, 2005 Sec. Of State vingram

NAVARRE MORTGAGE SERVICES, 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:

NAVARRE MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

2017 CANDLEWOOD DRIVE NAVARRE, FL. US 32566

The mailing address of the corporation is:

2017 CANDLEWOOD DRIVE NAVARRE, FL. US 32566

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: 1,000

Article V

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

LYNCHARD LAW FIRM, P.A. 7552 NAVARRE PARKWAY SUITE 9 NAVARRE, FL. 32566 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: R. LANE LYNCHARD

Article VI

The name and address of the incorporator is:

THOMAS M. FLOYD 2017 CANDLEWOOD DRIVE NAVARRE, FL 32566

Incorporator Signature: THOMAS M. FLOYD

Article VII

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

Title: P THOMAS M FLOYD 2017 CANDLEWOOD DRIVE NAVARRE, FL. 32566 US

Title: VP LORRAINE FLOYD 2017 CANDLEWOOD DRIVE NAVARRE, FL. 32566 US

Article VIII

The effective date for this corporation shall be:

01/10/2005