Electronic Articles of Incorporation For

P05000008341 FILED January 18, 2005 Sec. Of State

GCBC 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: GCBC MORTGAGE, INC.

Article II

The principal place of business address:

3731 HOLIDAY ROAD PALM BEACH GARDENS, FL. US 33410

The mailing address of the corporation is:

PO BOX 31714 PALM BEACH GARDENS, FL. US 33420

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: 100

Article V

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

JENNIFER M MAY 3731 HOLIDAY ROAD PALM BEACH GARDENS, FL. 33410 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JENNIFER M. MAY

Article VI

The name and address of the incorporator is:

JENNIFER M. MAY 3731 HOLIDAY ROAD PALM BEACH GARDENS, FL 33410

Incorporator Signature: JENNIFER M. MAY

Article VII

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

Title: P JENNIFER M MAY 3731 HOLIDAY ROAD PALM BEACH GARDENS, FL. 33410 US