

**Electronic Articles of Incorporation
For**

P05000012161
FILED
January 24, 2005
Sec. Of State
dwhite

STANDARD NC MORTGAGE CORP.

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:

STANDARD NC MORTGAGE CORP.

Article II

The principal place of business address:

DIPLOMATIC TOWERS, MANAGEMENT OFFICE
101 SEABREEZE BOULEVARD
DAYTONA BEACH, FL. US 32118

The mailing address of the corporation is:

C/O SL TRIESTER INV & FIN CORP.
111 PRESIDENTIAL BLVD., SUITE 230
BALA CYNWYD, PA. US 19004

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:

STANTON L TRIESTER
DIPLOMATIC TOWERS, MANAGEMENT OFFICE
101 SEABREEZE BLVD.
DAYTONA BEACH, FL. 32118

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

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Registered Agent Signature: STANTON L. TRIESTER

Article VI

The name and address of the incorporator is:

STANTON L. TRIESTER
DIPLOMATIC TOWERS, MANAGEMENT OFFICE
101 SEABREEZE BOULEVARD
DAYTONA BEACH, FL 32118

Incorporator Signature: STANTON L. TRIESTER

Article VII

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

Title: P, D
STANTON L TRIESTER
101 SEABREEZE BLVD.
DAYTONA BEACH, FL. 32118 US

Title: VP,D
SONIA C TRIESTER
35 KINGS HIGHWAY EAST, SUITE 112
HADDONFIELD, NJ. 08033 US

Title: VP
VINCENT MAISTO
35 KINGS HIGHWAY EAST, SUITE 112
HADDONFIELD, NJ. 08033 US

Title: SEC
JEAN A NORSWORTHY
111 PRESIDENTIAL BLVD., SUITE 230
BALA CYNWYD, PA. 19004 US

Title: T
STANTON L TRIESTER
101 SEABREEZE BLVD.
DAYTONA BEACH, FL. 32118 US

Title: A S
DENISE CARAPUCCI
35 KINGS HIGHWAY EAST, SUITE 112
HADDONFIELD, NJ. 08033 US