

**Electronic Articles of Incorporation
For**

P05000019377
FILED
February 07, 2005
Sec. Of State
jshivers

ALLIANCE CAPITAL 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:

ALLIANCE CAPITAL MORTGAGE, INC.

Article II

The principal place of business address:

9735 ST. AUGUSTINE ROAD
SUITE 11
JACKSONVILLE, FL. US 32257

The mailing address of the corporation is:

9735 ST. AUGUSTINE ROAD
SUITE 11
JACKSONVILLE, FL. US 32257

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:

1000

Article V

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

EVERETT N HOLLAND
1215 SPRING BRANCH ROAD
JACKSONVILLE, FL. 32259

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

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Registered Agent Signature: EVERETT N. HOLLAND

Article VI

The name and address of the incorporator is:

EVERETT N. HOLLAND
9735 ST. AUGUSTINE ROAD
SUITE 11
JACKSONVILLE, FL 32257

Incorporator Signature: EVERETT N. HOLLAND

Article VII

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

Title: P
EVERETT N HOLLAND
1215 SPRING BRANCH RD
JACKSONVILLE, FL. 32259 US

Title: SEC
EVERETT N HOLLAND
1215 SPRING BRANCH RD.
JACKSONVILLE, FL. 32259 US

Title: TRS
EVERETT N HOLLAND
1215 SPRING BRANCH RD.
JACKSONVILLE, FL. 32259 US

Article VIII

The effective date for this corporation shall be:

02/07/2005