

**Electronic Articles of Incorporation
For**

P05000022105
FILED
February 10, 2005
Sec. Of State
shawkes

NDG 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:

NDG MORTGAGE CORP

Article II

The principal place of business address:

822 A PHILIP RANDOLPH BLVD
JACKSONVILLE, FL. US 32206

The mailing address of the corporation is:

822 A PHILIP RANDOLPH BLVD
JACKSONVILLE, FL. US 32206

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:

2000

Article V

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

NICHOLE GILLYARD
523 W 60TH STREET
JACKSONVILLE, FL. 32208

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

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Registered Agent Signature: NICHOLE GILLYARD

Article VI

The name and address of the incorporator is:

NICHOLE GILLYARD
822 A PHILIP RANDOLPH BLVD

JACKSONVILLE FL 32206

Incorporator Signature: NICHOLE GILLYARD

Article VII

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

Title: P
NICHOLE D GILLYARD
822 A PHILIP RANDOLPH BLVD
JACKSONVILLE, FL. 32206

Title: VP
SYLVESTER GILLYARD JR
1745 WELLS ROAD
ORANGE PARK, FL. 32073

Title: S
SHONTISIA K GILLYARD
523 W 60TH STREET
JACKSONVILLE, FL. 32208

Title: VP
ROZELLA WHITE
1738 BASSETT ROAD
JACKSONVILLE, FL. 32208

Article VIII

The effective date for this corporation shall be:

02/05/2005