Electronic Articles of Incorporation For

P05000046297 FILED March 29, 2005 Sec. Of State jshivers

SUNCOAST HOME LENDING, 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: SUNCOAST HOME LENDING, INC.

Article II

The principal place of business address:

31 PINE STREET HOMOSASSA, FL. 34446

The mailing address of the corporation is:

P.O. BOX 859 HOMOSASSA, FL. 34447

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:

AMY B MEEK 31 PINE STREET HOMOSASSA, FL. 34446 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: AMY B. MEEK

Article VI

The name and address of the incorporator is:

AMY B. MEEK 31 PINE STREET

HOMOSASSA, FL 34446

Incorporator Signature: AMY B. MEEK

Article VII

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

Title: P AMY B MEEK 31 PINE STREET HOMOSASSA, FL. 34446

Title: CFO JOSEPH C MEEK III 31 PINE STREET HOMOSASSA, FL. 34446

Article VIII

The effective date for this corporation shall be:

03/28/2005