Electronic Articles of Incorporation For

P05000048395 FILED March 31, 2005 Sec. Of State

FLORIDA MORTGAGE BROKERS ASSOCIATION, 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:

FLORIDA MORTGAGE BROKERS ASSOCIATION, INC.

Article II

The principal place of business address:

1401 E. 8TH ST PANAMA CITY, FL. 32401

The mailing address of the corporation is:

1401 E. 8TH ST PANAMA CITY, FL. 32401

Article III

The purpose for which this corporation is organized is:

TO PROVIDE PROFESSIONAL SUPPORT FOR MORTGAGE BROKERS IN THE AREAS OF EDUCATION AND JOB PLACEMENT.

Article IV

The number of shares the corporation is authorized to issue is: 500

Article V

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

TASHA NEAL 1401 E. 8TH ST PANAMA CITY, FL. 32401 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: TASHA NEAL

Article VI

The name and address of the incorporator is:

TASHA NEAL 1401 E. 8TH ST PANAMA CITY, FL 32401

Incorporator Signature: TASHA NEAL

Article VII

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

Title: P WILLIE NEAL P.O. BOX 1748 ELIZABETHTOWN, KY. 42702

Title: V SOMI NEAL P.O. BOX 1748 ELIZABETHTOWN, KY. 42702

Title: T TASHA NEAL P.O. BOX 1748 ELIZABETHTOWN, KY. 42702

Title: S CHARMAINE NEAL P.O. BOX 1748 ELIZABETHTOWN, KY. 42702

Article VIII

The effective date for this corporation shall be:

04/01/2005