Electronic Articles of Incorporation For

P05000050290 FILED April 05, 2005 Sec. Of State jshivers

PREMIER MORTGAGE BROKERAGE SERVICES OF NORTHWEST FLORIDA, 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:

PREMIER MORTGAGE BROKERAGE SERVICES OF NORTHWEST FLORIDA, INC.

Article II

The principal place of business address:

2680 TRAVERSE DRIVE P O BOX 66 VERNON, FL. 32462

The mailing address of the corporation is:

P O BOX 66 VERNON, FL. 32462

Article III

The purpose for which this corporation is organized is: LICENSED MORTGAGE BROKERAGE

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:

SANDRA K SMITH 2680 TRAVERSE DRIVE VERNON, FL. 32462 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SANDRA KAY SMITH

Article VI

The name and address of the incorporator is:

N NEMECEK P O BOX 112 VERNON, FL 32462

Incorporator Signature: NELLE NEMECEK

Article VII

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

Title: PVST SANDRA K SMITH 2680 TRAVERSE DRIVE VERNON, FL. 32462

Article VIII

The effective date for this corporation shall be:

04/04/2005