

**Electronic Articles of Incorporation  
For**

P05000087384  
FILED  
June 17, 2005  
Sec. Of State  
jshivers

MERIT MORTGAGE GROUP, 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:

MERIT MORTGAGE GROUP, INC.

**Article II**

The principal place of business address:

721 NORTHLAKE BOULEVARD  
SUITE C2  
NORTH PALM BEACH, FL. 33408

The mailing address of the corporation is:

721 NORTHLAKE BOULEVARD  
SUITE C2  
NORTH PALM BEACH, FL. 33408

**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:

7,500

**Article V**

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

CHARLES GALE  
721 NORTHLAKE BOULEVARD  
SUITE C2  
NORTH PALM BEACH, FL. 33408

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

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Registered Agent Signature: CHARLES GALE

### **Article VI**

The name and address of the incorporator is:

MICHAEL D. TANNENBAUM  
2161 PALM BEACH LAKES BLVD.  
SUITE 304  
WEST PALM BEACH, FL 33409

Incorporator Signature: MICHAEL D. TANNENBAUM

### **Article VII**

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

Title: PSTD  
CHARLES GALE  
721 NORTHLAKE BLVD., SUITE C2  
NORTH PALM BEACH, FL. 33408