

**Electronic Articles of Incorporation
For**

P05000092575
FILED
June 24, 2005
Sec. Of State
jshivers

D&S MORTGAGE 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:

D&S MORTGAGE INC

Article II

The principal place of business address:

1550 S LANE AVE
SUITE 5
JACKSONVILLE, FL. 32210

The mailing address of the corporation is:

1550 S LANE AVE
SUITE 5
JACKSONVILLE, FL. 32210

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:

1

Article V

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

DANA O DAVIS
986 CHALMET LANE
JACKSONVILLE, FL. 32218

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

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Registered Agent Signature: DANA O DAVIS

Article VI

The name and address of the incorporator is:

DANA O DAVIS
986 CHALMET LANE
JACKSONVILLE, FL 32218

Incorporator Signature: DANA O DAVIS

Article VII

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

Title: VP
DANA O DAVIS
986 CHALMET LANE
JACKSONVILLE, FL. 32218

Title: P
JEFF L SCARLETT
5864 CARVER PINES CT
JACKSONVILLE, FL. 32219

Article VIII

The effective date for this corporation shall be:

06/24/2005