Electronic Articles of Incorporation For

P05000093416 FILED June 30, 2005 Sec. Of State jshivers

TWINS 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:
TWINS MORTGAGE INC

Article II

The principal place of business address: 2044 UNIVERSITY BLVD N JACKSONVILLE, FL. US 32211

The mailing address of the corporation is:

2044 UNIVERSITY BLVD N JACKSONVILLE, FL. US 32211

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: 1,000

Article V

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

SOGBESAN D ADEKUNLE 2044 UNIVERSITY BLVD N JACKSONVILLE, FL. 32211 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SOGBESAN ADEKUNLE

Article VI

The name and address of the incorporator is:

SOGBESAN ADEKUNLE 2044 UNIVERSITY BLVD N JACKSONVILLE,FL 32211

Incorporator Signature: SOGBESAN ADEKUNLE & SOGBESAN OLUSOLA

Article VII

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

Title: P ADEKUNLE D SOGBESAN 2044 UNIVERSITY BLVD N JACKSONVILLE, FL. 32211 US

Title: VP OLUSOLA S SOGBESAN 2044 UNIVERSITY BLVD N JACKSONVILLE, FL. 32211 US

Article VIII

The effective date for this corporation shall be: 07/10/2005