

**Electronic Articles of Incorporation
For**

P05000098836
FILED
July 14, 2005
Sec. Of State
cblalock

MORTGAGE MATTERS LENDING, 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:

MORTGAGE MATTERS LENDING, INC.

Article II

The principal place of business address:

3349 HENDRICKS AVENUE
JACKSONVILLE, FL. US 32207

The mailing address of the corporation is:

3349 HENDRICKS AVENUE
JACKSONVILLE, FL. US 32207

Article III

The purpose for which this corporation is organized is:

CONDUCT BUSINESS AS A MORTGAGE COMPANY. OBTAIN FINANCING
FOR INDIVIDUALS REFINANCING AND/OR PURCHASING REAL ESTATE.

Article IV

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

1000

Article V

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

SIMON P BARKER
3349 HENDRICKS AVENUE
JACKSONVILLE, FL. 32207

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

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Registered Agent Signature: SIMON P. BARKER

Article VI

The name and address of the incorporator is:

SANDRA G. PROTTENGEIER
387 TIDEWATER CIRCLE EAST
JACKSONVILLE, FLORIDA 32211

Incorporator Signature: SANDRA G. PROTTENGEIER

Article VII

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

Title: P
SIMON P BARKER
3349 HENDRICKS AVENUE
JACKSONVILLE, FL. 32207 US