

**Electronic Articles of Incorporation
For**

P05000112890
FILED
August 15, 2005
Sec. Of State
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GRACE CHRISTIAN 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:

GRACE CHRISTIAN MORTGAGE INC.

Article II

The principal place of business address:

6983 103RD STREET
SUITE 7
JACKSONVILLE, FL. US 32210

The mailing address of the corporation is:

6983 103RD STREET
SUITE 7
JACKSONVILLE, FL. US 32210

Article III

The purpose for which this corporation is organized is:

LICENSED MORTGAGE BROKER BUSINESS

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:

TONYA M CHASTEN
6983 103RD STREET
SUITE 7
JACKSONVILLE, FL. 32210

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

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Registered Agent Signature: TONYA M. CHASTEN

Article VI

The name and address of the incorporator is:

TONYA M. CHASTEN
6983 103RD STREET SUITE 7
JACKSONVILLE, FLORIDA 32210

Incorporator Signature: TONYA M. CHASTEN

Article VII

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

Title: P
TONYA M CHASTEN
6983 103RD STREET SUITE 7
JACKSONVILLE, FL. 32210 US

Article VIII

The effective date for this corporation shall be:

08/15/2005