Electronic Articles of Incorporation For

P05000127068 FILED September 14, 2005 Sec. Of State Ipoole

FRONT DOOR FINANCIAL, 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: FRONT DOOR FINANCIAL, INC.

Article II

The principal place of business address:

3059 EL CAMINO REAL WEST PALM BEACH, FL. 33409

The mailing address of the corporation is:

3059 EL CAMINO REAL WEST PALM BEACH, FL. 33409

Article III

The purpose for which this corporation is organized is: SALES AND SERVICING OF REAL ESTATE MORTGAGES.

Article IV

The number of shares the corporation is authorized to issue is: 10,000

Article V

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

ANDREW DEITCH 3059 EL CAMINO REAL WEST PALM BEACH, FL. 33409 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: ANDREW DEITCH

Article VI

The name and address of the incorporator is:

ANDREW DEITCH 3059 EL CAMINO REAL WEST PALM BEACH, FL 33409

Incorporator Signature: ANDREW DEITCH

Article VII

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

Title: PRES ANDREW DEITCH 3059 EL CAMINO REAL WEST PALM BEACH, FL. 33409

Article VIII

The effective date for this corporation shall be: 09/14/2005

P05000127068 FILED September 14, 2005 Sec. Of State Ipoole