

**Electronic Articles of Incorporation
For**

P05000136179
FILED
October 05, 2005
Sec. Of State
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DIRECTWHOLESALEMORTGAGES, "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:

DIRECTWHOLESALEMORTGAGES, "INC."

Article II

The principal place of business address:

4745 NORTH HWY US 1
MELBOURNE, FL. 32935

The mailing address of the corporation is:

4745 NORTH HWY US 1
MELBOURNE, FL. 32935

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:

1000

Article V

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

RONALD E DAVIS
4745 NORTH HWY US 1
MELBOURNE, FL. 32935

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

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Registered Agent Signature: RONALDEDAVIS

Article VI

The name and address of the incorporator is:

RONALD E DAVIS
4745 NORTH HWY US 1
MELBOURNE, FL 32935

Incorporator Signature: RONALD E DAVIS

Article VII

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

Title: P
RONALD E DAVIS
4745 NORTH HWY US 1
MELBOURNE, FL. 32935

Article VIII

The effective date for this corporation shall be:

10/01/2005