

**Electronic Articles of Incorporation
For**

P05000167111
FILED
December 28, 2005
Sec. Of State
jshivers

AVERY & ASSOCIATES MORTGAGE 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:

AVERY & ASSOCIATES MORTGAGE LENDING, INC.

Article II

The principal place of business address:

1566-5 VILLAGE SQUARE BLVD
TALLAHASSEE, FL. 32309

The mailing address of the corporation is:

1566-5 VILLAGE SQUARE BLVD
TALLAHASSEE, FL. 32309

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKERING

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:

BRIAN D VINCENT
2209 EASTGATE WAY
TALLAHASSEE, FL. 32308

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

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Registered Agent Signature: BRIAN D. VINCENT

Article VI

The name and address of the incorporator is:

BRIAN D. VINCENT
2209 EASTGATE WAY
TALLAHASSEE, FLORIDA 32308

Incorporator Signature: BRIAN D. VINCENT

Article VII

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

Title: PRES
MICHAEL C AVERY
2713 WATERFORD GLENN CT
TALLAHASSEE, FL. 32312

Title: VP
SHAWN S REVELL
2035 CYNTHIA DRIVE
TALLAHASSEE, FL. 32303

Title: TREA
BRIAN D VINCENT
2209 EASTGATE WAY
TALLAHASSEE, FL. 32308

Title: SECR
SHANE W KOLBUSS
174 REDWOOD DR
BAINBRIDGE, GA. 39819

Article VIII

The effective date for this corporation shall be:

01/01/2006