

**Electronic Articles of Incorporation
For**

P06000004982
FILED
January 10, 2006
Sec. Of State
tburch

SCOTLAND MORTGAGE CORP

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:

SCOTLAND MORTGAGE CORP

Article II

The principal place of business address:

5604 BAYBERRY LANE
TAMARAC, FL. US 33319

The mailing address of the corporation is:

5604 BAYBERRY LANE
TAMARAC, FL. US 33319

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:

100

Article V

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

COLLISE SCOTLAND
5604 BAYBERRY LANE
TAMARAC, FL. 33319

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

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Registered Agent Signature: COLLISE SCOTLAND

Article VI

The name and address of the incorporator is:

COLLISE SCOTLAND
5604 BAYBERRY LANE

TAMARAC, FL 33319

Incorporator Signature: COLLISE SCOTLAND

Article VII

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

Title: P
COLLISE SCOTLAND
5604 BAYBERRY LANE
TAMARAC, FL. 33319 US

Title: VP
RICHARD SCOTLAND
5604 BAYBERRY LANE
TAMARAC, FL. 33319 US

Title: TRES
RUTH SCOTLAND
5604 BAYBERRY LANE
TAMARAC, FL. 33319 US

Article VIII

The effective date for this corporation shall be:

01/09/2006