

**Electronic Articles of Incorporation  
For**

P06000008088  
FILED  
January 17, 2006  
Sec. Of State  
jshivers

THE MORTGAGE CENTER OF AMERICA - NW FLORIDA, 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:

THE MORTGAGE CENTER OF AMERICA - NW FLORIDA, INC.

**Article II**

The principal place of business address:

4344 LANGLEY AVENUE  
SALES OFFICE  
PENSACOLA, FL. US 32504

The mailing address of the corporation is:

1474-A WEST 84 STREET  
HIALEAH, FL. US 33014

**Article III**

The purpose for which this corporation is organized is:

TO OWN, OPERATE, MANAGE AND CONTROL MORTGAGE BROKERAGE  
SERVICES AND ALL OTHER RELATED BUSINESS ACTIVITIES.

**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:

L. MICHAEL OSMAN  
1474-A WEST 84 STREET  
HIALEAH, FL. 33014

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

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Registered Agent Signature: L. MICHAEL OSMAN

### **Article VI**

The name and address of the incorporator is:

L. MICHAEL OSMAN  
1474-A WET 84 STREET

HIALEAH, FLORIDA 33014

Incorporator Signature: L. MICHAEL OSMAN

### **Article VII**

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

Title: P  
DAVID R CLAYTON  
4344 LANGLEY AVENUE, APT. C-214  
PENSACOLA, FL. 32504 US

Title: VP  
MINDI J CLAYTON  
4344 LANGLEY AVENUE, APT. C-214  
PENSACOLA, FL. 32504 US

Title: VP-S  
L. MICHAEL OSMAN  
1474-A WEST 84 STREET  
HIALEAH, FL. 33014 US

### **Article VIII**

The effective date for this corporation shall be:

01/17/2006