Electronic Articles of Incorporation For

P06000014944 FILED January 30, 2006 Sec. Of State

PILLAR HOME LENDING GROUP, 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:

PILLAR HOME LENDING GROUP, INC.

Article II

The principal place of business address:

10151 DEERWOOD PARK BLVD 250 JACKSONVILLE, FL. 32256

The mailing address of the corporation is:

10151 DEERWOOD PARK BLVD, BLDG 200 250 JACKSONVILLE, FL. 32256

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: 10000

Article V

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

MICHAEL P HENDRICKSON 308 ODOMS MILL BLVD. PONTE VEDRA BEACH, FL. 32082 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MICHAEL HENDRICKSON

Article VI

The name and address of the incorporator is:

CHRIS PATTERSON 2 SOUTH ROSCOE BLVD.

PONTE VEDRA BEACH, FL 32082

Incorporator Signature: CHRIS PATTERSON

Article VII

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

Title: P MICHAEL P HENDRICKSON 308 ODOM'S MILL BLVD. PONTE VEDRA BEACH, FL. 32082

Title: COO KATHERINE A HENDRICKSON 308 ODOM'S MILL BLVD. PONTE VEDRA BEACH, FL. 32082

Article VIII

The effective date for this corporation shall be:

01/30/2006