Electronic Articles of Incorporation For

P06000019384 FILED February 07, 2006 Sec. Of State Ipoole

HERITAGE MORTGAGE NETWORK 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:

HERITAGE MORTGAGE NETWORK INC.

Article II

The principal place of business address:

15614 INDIAN QUEEN DR ODESSA, FL. 33556

The mailing address of the corporation is:

15614 INDIAN QUEEN DR ODESSA, FL. 33556

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:

OMAR E VILLAR 15614 INDIAN QUEEN DR ODESSA, FL. 33556 I certify that I am familiar with and accept the responsibilities of registered agent.

FILED February 07, 2006 Sec. Of State

P06000019384

Registered Agent Signature: OMAR VILLAR

Article VI

The name and address of the incorporator is:

OMAR VILLAR 15614 INDIAN QUEEN DR

ODESSA, FLORIDA 33556

Incorporator Signature: OMAR VILLAR

Article VII

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

Title: P OMAR E VILLAR 15614 INDIAN QUEEN DR ODESSA, FL. 33556

Title: VP OMAR E VILLAR 15614 INDIAN QUEEN DR ODESSA, FL. 33556

Article VIII

The effective date for this corporation shall be:

03/30/2006