Electronic Articles of Incorporation For

P06000023814 FILED February 16, 2006 Sec. Of State jshivers

GULF AREA MORTGAGE 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:

GULF AREA MORTGAGE INC

Article II

The principal place of business address: 27771 SE 19 HWY OLD TOWN, FL. 32680

The mailing address of the corporation is:

27771 SE 19 HWY OLD TOWN, FL. 32680

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:

CHAD E UGLEM 27771 SE 19 HWY OLD TOWN, FL. 32680 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CHAD E UGLEM

Article VI

The name and address of the incorporator is:

JEFFREY J LEE 37247 PRICE DR

ZEPHYRHILLS, FL 33541

Incorporator Signature: JEFF LEE

Article VII

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

Title: P CHAD E UGLEM 27771 SE 19 HWY OLD TOWN, FL. 32680 US

Title: D JEFFREY J LEE 37247 PRICE DR ZEPHYRHILLS, FL. 335411286 US

Title: S JEFFREY J LEE 37247 PRICE DR ZEPHYRHILLS, FL. 335411286 US

Title: T CHAD E UGLEM 27771 SE 19 HWY OLD TOWN, FL. 32680 US

Article VIII

The effective date for this corporation shall be:

04/01/2006