

**Electronic Articles of Incorporation
For**

P06000025514
FILED
February 21, 2006
Sec. Of State
tburch

MORNING STAR MORTGAGE 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:

MORNING STAR MORTGAGE GROUP, INC.

Article II

The principal place of business address:

1590 JUPITER BLVD NW
PALM BAY, FL. US 32907

The mailing address of the corporation is:

1590 JUPITER BLVD NW
PALM BAY, FL. US 32907

Article III

The purpose for which this corporation is organized is:

MORTGAGES

Article IV

The number of shares the corporation is authorized to issue is:

2

Article V

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

TARA D JOHNSON
1590 JUPITER BLVD NW
PALM BAY, FL. 32907

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

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Registered Agent Signature: TARA JOHNSON

Article VI

The name and address of the incorporator is:

TARA D JOHNSON
1590 JUPITER BLVD NW

PALM BAY, FL 32907

Incorporator Signature: TARA D JOHNSON

Article VII

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

Title: P
TARA D JOHNSON
1590 JUPITER BLVD NW
PALM BAY, FL. 32907 US

Title: VP
ROBERT L GRAHAM-JOHNSON JR
1590 JUPITER BLVD NW
PALM BAY, FL. 32907 US

Title: OFC
DONNA L CLARK
1590 JUPITER BLVD NW
PALM BAY, FL. 32907 US

Article VIII

The effective date for this corporation shall be:

02/20/2006