Electronic Articles of Incorporation For

P06000072006 FILED May 23, 2006 Sec. Of State Ipoole

NORTHSTAR MORTGAGE & FINANCIAL SERVICES, 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:

NORTHSTAR MORTGAGE & FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

3601 W ALEXIS RD SUITE 215 TOLEDO, OH. 43623

The mailing address of the corporation is:

3601 W ALEXIS RD SUITE 215 TOLEDO, OH. 43623

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: 500

Article V

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

JEFFERY A PASMORE 4545 RACHEL BOULEVARD SPRING HILL, FL. 34606 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JEFFERY A PASMORE

Article VI

The name and address of the incorporator is:

REGIS J SPIELVOGEL 3127 GODDARD RD

TOLEDO, OHIO 43606

Incorporator Signature: REGIS J SPIELVOGEL

Article VII

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

Title: P REGIS J SPIELVOGEL 3127 GODDARD RD TOLEDO, OH. 43606