Electronic Articles of Incorporation For

P06000089148 FILED July 03, 2006 Sec. Of State thampton

POINT FINANCIAL 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:

POINT FINANCIAL INC.

Article II

The principal place of business address:

1022 W MLK BLVD SEFFNER, FL. 33584

The mailing address of the corporation is:

1022 W MLK BLVD SEFFNER, FL. 33584

Article III

The purpose for which this corporation is organized is:

THE ESTABLISHMENT OF A MORTGAGE LENDING BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 1500

Article V

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

RICHARD A JENNINGS 10005 BLOOMFIELD HILLS DR SEFFNER, FL. 33584 I certify that I am familiar with and accept the responsibilities of registered agent.

P06000089148 FILED July 03, 2006 Sec. Of State thampton

Registered Agent Signature: RICHARD JENNINGS

Article VI

The name and address of the incorporator is:

RICHARD JENNINGS 10005 BLOOMFIELD HILLS DR

SEFFNER, FL. 33584

Incorporator Signature: RICHARD JENNINGS

Article VII

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

Title: P RICHARD A JENNINGS 10005 BLOOMFIELD HILLS DR SEFFNER, FL. 33584

Title: VP CHELSIE L JENNINGS 10005 BLOOMFIELD HILLS DR SEFFNER, FL. 33584

Article VIII

The effective date for this corporation shall be: 06/28/2006