

**Electronic Articles of Incorporation
For**

P06000096764
FILED
July 24, 2006
Sec. Of State
vingram

RAY HAM 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:

RAY HAM INC.

Article II

The principal place of business address:

1730 RIVER HILLS DRIVE
ORANGE PARK, FL. 32003

The mailing address of the corporation is:

1730 RIVER HILLS DRIVE
ORANGE PARK, FL. 32003

Article III

The purpose for which this corporation is organized is:

MORTGAGE SERVICES

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:

WILLIAM R HAMILTON
1730 RIVER HILLS DRIVE
ORANGE PARK, FL. 32003

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

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Registered Agent Signature: WILLIAM R. HAMILTON

Article VI

The name and address of the incorporator is:

WILLIAM HAMILTON
1730 RIVER HILLS DRIVE

ORANGE PARK, FL 32003

Incorporator Signature: WILLIAM R. HAMILTON

Article VII

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

Title: P
WILLIAM R HAMILTON
1730 RIVER HILLS DRIVE
ORANGE PARK, FL. 32003

Title: VP
NEEDA N HAMILTON
1730 RIVER HILLS DRIVE
ORANGE PARK, FL. 32003

Article VIII

The effective date for this corporation shall be:

07/20/2006