Electronic Articles of Incorporation For

P06000099400 FILED July 31, 2006 Sec. Of State vingram

MORTGAGEPOINT LENDING 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:

MORTGAGEPOINT LENDING GROUP, INC.

Article II

The principal place of business address:

438 WATER STREET CELEBRATION, FL. US 34747

The mailing address of the corporation is:

438 WATER STREET CELEBRATION, FL. US 34747

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER BUSINESS

Article IV

The number of shares the corporation is authorized to issue is: 10,000

Article V

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

MERI GULKIS 438 WATER STREET CELEBRATION, FL. 34747 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MERI GULKIS

Article VI

The name and address of the incorporator is:

SONYA FORTIER 1322 HIGHLAND CIRCLE

KISSIMMEE, FL 34747

Incorporator Signature: SONYA FORTIER

Article VII

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

Title: P MERI GULKIS 438 WATER STREET CELEBRATION, FL. 34747 US

Title: P SONYA FORTIER 1322 HIGHLAND CIRCLE KISSIMMEE, FL. 34747 US

Article VIII

The effective date for this corporation shall be:

07/28/2006