Electronic Articles of Incorporation For

P06000118244 FILED September 13, 2006 Sec. Of State Ipoole

FIRST SOUTH HOMEFUNDING 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:

FIRST SOUTH HOMEFUNDING INC.

Article II

The principal place of business address:

1176-1 EDGEWOOD AVE. S JACKSONVILLE, FL. 32205

The mailing address of the corporation is:

1176-1 EDGEWOOD AVE. S JACKSONVILLE, FL. 32205

Article III

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

Article IV

The number of shares the corporation is authorized to issue is: 100

Article V

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

RACHEL A ROGERS 1176-1 EDGEWOOD AVE S JACKSONVILLE, FL. 32205 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: RACHEL A ROGERS

Article VI

The name and address of the incorporator is:

RACHEL A ROGERS 1851 PARADISE MOORINGS BLVD

MIDDLEBURG, FL 32068

Incorporator Signature: RACHEL A ROGERS

Article VII

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

Title: P RACHEL A ROGERS 1851 PARADISE MOORINGS BLVD MIDDLEBURG, FL. 32068

Title: VP NORVELLE S KENT 1863 OAKCHIME DR ORANGE PARK, FL. 32065

Article VIII

The effective date for this corporation shall be:

09/13/2006

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