

**Electronic Articles of Incorporation
For**

P06000137791
FILED
October 31, 2006
Sec. Of State
tburch

DIRECTHOME MORTGAGE 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:

DIRECTHOME MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

201 3RD. STREET SOUTH
JACKSONVILLE BEACH, FL. US 32250

The mailing address of the corporation is:

201 3RD. STREET SOUTH
JACKSONVILLE BEACH, FL. US 32250

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:

1000

Article V

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

DOMENICK J DIGAETANI
13808 DEAR CHASE PLACE
JACKSONVILLE, FL. 32224

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

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Registered Agent Signature: DOMENICK DIGAETANI

Article VI

The name and address of the incorporator is:

TRACY D. FRANK
21-3 ARLINGTON ROAD NORTH

JACKSONVILLE, FL 32211

Incorporator Signature: TRACY D. FRANK

Article VII

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

Title: P
DOMENICK J DIGAETANI
13808 DEAR CHASE PLACE
JACKSONVILLE, FL. 32224 US

Title: VP
KENNETH M WHITAKER
13756 SEAMIST DRIVE
JACKSONVILLE, FL. 32224 US