Electronic Articles of Incorporation For

P07000012438 FILED January 29, 2007 Sec. Of State shawkes

TWELVE OAKS MORTGAGE 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:

TWELVE OAKS MORTGAGE GROUP, INC.

Article II

The principal place of business address:

1012 ASBURY WAY BOYNTON BEACH, FL. 33426

The mailing address of the corporation is:

1012 ASBURY WAY BOYNTON BEACH, FL. 33426

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: 100

Article V

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

LEAHA L NORVELL 1012 ASBURY WAY BOYNTON BEACH, FL. 33426 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LEAHA L NORVELL

Article VI

The name and address of the incorporator is:

LEAHA NORVELL 1012 ASBURY WAY

BOYNTON BEACH, FL 33426

Incorporator Signature: LEAHA NORVELL

Article VII

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

Title: P LEAHA L NORVELL 1012 ASBURY WAY BOYNTON BEACH, FL. 33426

Title: VP ANTHONY K BOSTWICK 1012 ASBURY WAY BOYNTON BEACH, FL. 33426

Article VIII

The effective date for this corporation shall be:

01/24/2007