

**Electronic Articles of Incorporation
For**

P07000014746
FILED
February 01, 2007
Sec. Of State
jshivers

EXCEL MORTGAGE LENDERS 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:

EXCEL MORTGAGE LENDERS INC

Article II

The principal place of business address:

385 DOUGLAS AVE
SUITE 2300
ALTAMONTE SPRINGS, FL. 32714

The mailing address of the corporation is:

385 DOUGLAS AVE
SUITE 2300
ALTAMONTE SPRINGS, FL. 32714

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:

500

Article V

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

ANDREAS KUNERT
385 DOUGLAS AVE
SUITE 2300
ALTAMONTE SPRINGS, FL. 32714

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

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Registered Agent Signature: ANDREAS KUNERT

Article VI

The name and address of the incorporator is:

ROGER NUTT
832 COURTLAND STREET

ORLANDO, FL 32804

Incorporator Signature: ROGER NUTT

Article VII

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

Title: PT
ANDREAS KUNERT
385 DOUGLAS AVE, SUITE 2300
ALTAMONTE SPRINGS, FL. 32714

Article VIII

The effective date for this corporation shall be:

02/01/2007