Electronic Articles of Incorporation For

P07000058055 FILED May 14, 2007 Sec. Of State bmcknight

BUCKBAY MORTGAGE CORPORATION

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:

BUCKBAY MORTGAGE CORPORATION

Article II

The principal place of business address:

146 2ND STREET NORTH SUITE 310 ST. PETERSBURG, FL. US 33701

The mailing address of the corporation is:

146 2ND STREET NORTH SUITE 310 ST. PETERSBURG, FL. US 33701

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:

ROBERT J ANDRINGA ESQ. 4488 STAR STREET NORTH ST. PETERSBURG, FL. 33709

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

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Registered Agent Signature: ROBERT J. ANDRINGA, ESQ.

Article VI

The name and address of the incorporator is:

ROBERT J. ANDRINGA, ESQ. 4488 STAR STREET NORTH

ST. PETERSBURG, FL 33709

Incorporator Signature: ROBERT J. ANDRINGA, ESQ.

Article VII

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

Title: P E. LEE ELLIOTT 146 2ND STREET NORTH, SUITE 310 ST. PETERSBURG, FL. 33701 US

Title: S E. LEE ELLIOTT 146 2ND STREET NORTH, SUITE 310 ST. PETERSBURG, FL. 33701 US

Title: T E. LEE ELLIOTT 146 2ND STREET NORTH, SUITE 310 ST. PETERSBURG, FL. 33701 US

Article VIII

The effective date for this corporation shall be:

05/14/2007