

**Electronic Articles of Incorporation
For**

P07000068173
FILED
June 11, 2007
Sec. Of State
ksaly

ZENITH 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:

ZENITH MORTGAGE GROUP, INC.

Article II

The principal place of business address:

1700 WELLS ROAD
9
ORANGE PARK, FL. US 32073

The mailing address of the corporation is:

1700 WELLS ROAD
9
ORANGE PARK, FL. US 32073

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:

10,000

Article V

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

RUSSELL M COFFEY
1700 WELLS ROAD
9
ORANGE PARK, FL. 32073

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

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Registered Agent Signature: RUSSELL M. COFFEY

Article VI

The name and address of the incorporator is:

THOMAS C. SANTORO, ESQUIRE
1700 WELLS ROAD
5
ORANGE PARK, FLORIDA 32073

Incorporator Signature: THOMAS C. SANTORO

Article VII

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

Title: P
RUSSELL M COFFEY
1700 WELLS ROAD, SUITE 9
ORANGE PARK, FL. 32073 US

Title: VP
SARAH E COFFEY
1700 WELLS ROAD, SUITE 9
ORANGE PARK, FL. 32073 US

Article VIII

The effective date for this corporation shall be:

06/11/2007