

**Electronic Articles of Incorporation
For**

P07000081040
FILED
July 17, 2007
Sec. Of State
clewis

HERITAGE 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:

HERITAGE MORTGAGE CORPORATION

Article II

The principal place of business address:

5809 PARKSTONE CROSSING DRIVE
JACKSONVILLE, NY. 32258

The mailing address of the corporation is:

5809 PARKSTONE CROSSING DRIVE
JACKSONVILLE, NY. 32258

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER 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:

WENDELL CHINDRA
5809 PARKSTONE CROSSING DRIVE
JACKSONVILLE, FL. 32258

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

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Registered Agent Signature: WENDELL CHINDRA

Article VI

The name and address of the incorporator is:

WENDELL CHINDRA
5809 PARKSTONE CROSSING DRIVE
JACKSONVILLE, FL 32258

Incorporator Signature: WENDELL CHINDRA

Article VII

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

Title: P
WENDELL CHINDRA
5809 PARKSTONE CROSSING DRIVE
JACKSONVILLE, FL. 32258

Article VIII

The effective date for this corporation shall be:

07/16/2007