Electronic Articles of Incorporation For

P07000085234 FILED July 27, 2007 Sec. Of State epeterson

RIVER CITY MORTGAGES, 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: RIVER CITY MORTGAGES, INC.

Article II

The principal place of business address: 6213 PENDRAGON PLACE

6213 PENDRAGON PLACE JACKSONVILLE, FL. 32258

The mailing address of the corporation is:

14286-19 BEACH BLVD #405 JACKSONVILLE BEACH, FL. 32250

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: 1,000,000.00

Article V

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

THERESA M JONES 6213 PENDRAGON PLACE JACKSONVILLE, FL. 32258 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: THERESA JONES

Article VI

The name and address of the incorporator is:

THERESA JONES 6213 PENDRAGON PLACE

JACKSONVILLE FL 32258

Incorporator Signature: THERESA JONES

Article VII

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

Title: S THERESA M JONES 6213 PENDRAGON PLACE JACKSONVILLE, FL. 32258

Title: P LANDEN R BLAIR 14286-19 BEACH BLVD #405 JACKSONVILLE BEACH, FL. 32250

Title: T LANDEN R BLAIR 14286-19 BEACH BLVD #405 JACKSONVILLE, FL. 32250

Article VIII

The effective date for this corporation shall be:

07/24/2007