

**Electronic Articles of Incorporation
For**

P08000046325
FILED
May 07, 2008
Sec. Of State
jshivers

HERITAGE MORTGAGE & FINANCIAL SERVICES, 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:

HERITAGE MORTGAGE & FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

8003 BARDMOOR PLACE-104
SEMINOLE, FL. 33777

The mailing address of the corporation is:

11125 PARK BLVD.104-325
SEMINOLE, FL. 33772

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

Article V

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

SUSAN Y MACDONALD
11125 PARK BLVD.104-325
SEMINOLE, FL. 33772

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

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Registered Agent Signature: SUSAN Y MACDONALD

Article VI

The name and address of the incorporator is:

SUSAN Y. MACDONALD
11125 PARK BLVD.104-325

SEMINOLE, FL 33772

Incorporator Signature: SUSAN Y. MACDONALD

Article VII

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

Title: PRES
SUSAN Y MACDONALD
11125 PARK BLVD.104-325
SEMINOLE, FL. 33772

Title: COO
SALLY M EAKLE
11125 PARK BLVD.104-325
SEMINOLE, FL. 33772

Title: CMO
ROBERT M MACDONALD
11125 PARK BLVD.104-325
SEMINOLE, FL. 33772

Article VIII

The effective date for this corporation shall be:

05/07/2008