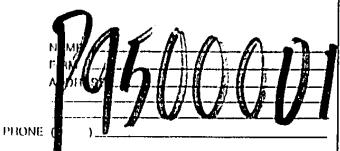
## CAPITAL CONNECTION, INC.

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## FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

February 13, 1995

CAPITAL CONNECTION, INC 417 E. VIRGINIA STREET SUITE 1 TALLAHASSEE, FL 32301

SUBJECT: PREFERRED MORTGAGE CORPORATION, INC.

Ref. Number: W95000003233

We have received your document for PREFERRED MORTGAGE CORPORATION, INC. and check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6925.

Brenda Baker Corporate Specialist

Letter Number: 195A00006219

Articles of Incorporation FILED 95 FEB 16 PH 2: 46 SECRETARY OF STATE LAHASSEE, FLORICA

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Preferred Mortgage Group, Inc.

ARTICLE I. NAME: The name of this corporation is:

Preferred Mortgage Group, Inc.

Whose mailing address is: 2120 White Wing Dove Place Jacksonville, FL 32259

ARTICLE II. DURATION: This corporation shall have a perpetual existence.

ARTICLE III. PURPOSE: The purpose of this corporation is to engage in the transaction of any and all business permitted under the laws of the United States of America and the State of Florida.

ARTICLE IV. CAPITAL STOCK: The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is: 500 shares of common stock, each share having a par value of \$1.00.

ARTICLE V. FUTURE STOCK ISSUES: In the event of an issue of nonissued capital stock or of new stock, should the stock be increased, the existing stockholders at the time of such issue shall have the right to subscribe for and to purchase such stock so issued in a number of shares proportionate to the amount owned at the time of said subsequent issue. In the event that one or more of the stockholders shall fail or refuse to exercise their option, his or her right to subscribe shall inure to the benefit of the other stockholders. Written notice of intention to issue non-issued capital stock or new stock shall be given by the corporation to all stockholders and the stockholders shall notify the corporation of their intention to subscribe within thirty (30) days after such notice.

ARTICLE VI. REGISTERED AGENT: The initial registered agent for this corporation is David H. McQuaig and the initial registered office is located at 8711 Perimeter Park Blvd., Suite 6, Jacksonville, Florida 32216.

ARTICLE VII. DIRECTORS: The corporation shall have one (1) director initially, whose name and street address is as follows:

Judith C. Jennings 2120 White Wing Dove Place Jacksonville, Florida 32259

ARTICLE VIII. INCORPORATORS: The name and address of the incorporator of this corporation is as follows:

David H. McQuaig 8711 Perimeter Park Blvd. Suite 6 Jacksonville, FL 32216

IN WITNESS WHEREOF, the undersigned incorporator has executed the foregoing Articles of Incorporation this 14th day of February, 1995.

David H. McQuaig, incorporator

STATE OF FLORIDA COUNTY OF DUVAL

The foregoing Articles of Incorporation were acknowledged before me this 14th day of February, 1995, by DAVID II. MCQUAIG, who is personally known to me and who did not take an oath.

Notary Public signature

Name of Notary Public: Pam Kurth

My Commission Expires:

PAM KUPTH
MY COMMISSION # CC 397315
EXPINES: August 2, 1998
Donday Thru Natury Public Underwiters

## CONSENT OF REGISTERED AGENT

HAVING BEEN NAMED as registered agent for this corporation at the registered office designated in the foregoing articles of incorporation, the undersigned accepts the designation.

David H. McQuaig, Agent