

TRANSMITTAL LETTER

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(Proposed corporate name - must include suffix)

Daytime Telephone number

WILKINSON, FLORIDA

11-18-64

THE
JOURNAL
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THE
ROYAL
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NOTE: Please provide the original and one copy of the articles.

EFFECTIVE DATE

Aug 7, 1995

ARTICLES OF INCORPORATION
OF

LIBERTY MORTGAGE GROUP, INC.

FILED

95 AUG 18 PM 3:23

TALLAHASSEE, FLORIDA

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation for profit, under Chapter 607, Florida Statutes, and do hereby certify that it has become such corporation under and pursuant to the following Articles of Incorporation

ARTICLE I

Name

The name of the corporation is "LIBERTY MORTGAGE GROUP, INC."

ARTICLE II

Duration

The corporation shall have perpetual existence, commencing on August 17, 1995

ARTICLE III

General Purpose Clause

The general nature of the business or businesses to be transacted by the corporation is that of operating a mortgage brokerage firm and to receive any contracts or assignments of contracts therefore or related thereto or connected therewith and to deal in and deal with any materials, equipment, devices or wares or anything incidental to or required for or useful in connection with the above that can be advantageously carried on in conjunction with and incidental to any of the matter aforesaid This corporation shall

also have the power to transact any lawful business for which corporations may be incorporated to do under Chapter 607, Florida Statutes and amendments or supplements thereto, and any other Florida Statutes relating to corporations for profit

ARTICLE IV Capital Stock

The corporation is authorized to issue one hundred (100) shares of One Cent (\$0.01) par value common stock which shall be designated as common shares

ARTICLE V Initial Registered Office and Agent

The address of the initial registered office of this corporation is **621 N. N. Tyndall Parkway, Panama City, Florida 32404**. The name of the initial registered agent of this corporation at that address will be **Michael T. Brady**. The principal office of this corporation is **621 N. Tyndall Parkway, Panama City, Florida 32404**.

ARTICLE VI Initial Board of Directors and Officers

The company shall have one (1) director initially. The executive position (office) of the director is set forth hereinbelow. The number of directors may be either increased or diminished from time to time as provided by the by-laws adopted by the stockholders. The name and address of the initial director and officer is:

Michael Terrence Brady, President/V.-President/Sec./Tres
621 North Tyndall Parkway
Panama City, Florida 32404

ARTICLE VII
Incorporators

The name and address of the incorporator signing these articles is

Michael T Brady
621 North Tyndall Parkway
Panama City, Florida 32404

ARTICLE VIII
By-Laws

The power to adopt, alter, amend or repeal the by-laws shall be vested
in the board of directors and shareholders

ARTICLE IX
Initial Shareholders

Shares of capital stock of this corporation shall be issued initially to the
following persons and in the amount set opposite their name.

Michael T. Brady	100 shares common stock
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ARTICLE X
Powers

This corporation shall have all the corporate powers enumerated in the
Florida General Corporation Act, but it may not mortgage or pledge any or all of its
property or assets without shareholder approval.

ARTICLE XI
Amendment

This corporation reserves the right to amend or repeal any provision

contained in these articles of incorporation or any amendment hereto by a majority vote of the board of directors and any right conferred upon the shareholders is subject to this reservation

IN WITNESS WHEREOF, the undersigned incorporators have executed these Articles of Incorporation on the 17th day of August 1995

LIBERTY MORTGAGE GROUP, INC.

By Michael T. Brady
Michael T. Brady, Incorporator

State of Florida
County of

BE IT REMEMBERED that on this 17th day of August, 1995 before me, the undersigned officer duly authorized in the State and County aforesaid to take acknowledgments and administer oaths, personally appeared **MICHAEL T. BRADY**, who is personally known to me, the incorporator signing the articles in the above corporation and he acknowledged before me that the proposed Articles of Incorporation is the free act and deed of the incorporator and that the facts therein set are truly set forth and that he desires to associate himself pursuant to the foregoing Articles of Incorporation for the purpose of becoming a corporation under the laws of the State of Florida.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at Panama City, Florida, in the State and County aforesaid on the day and year first above written.

Tracy L. Schultz
Notary Public




TRACY L. SCHULTZ
My Commission CC380004
Expires Mar. 29, 1998
Bonded by HAI
800-422-1555

In pursuance of Chapter 48 091, Florida Statutes, the following is submitted in compliance with said act

First, that **LIBERTY MORTGAGE GROUP, INC.**, desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at Panama City, Bay County, Florida, has named **Michael T. Brady**, 621 North Tyndall Parkway, Panama City, FL 32404, as its agent to accept service of process within this State

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby accept to act in this capacity and agree to comply with the provision of said act relative to keeping open said office


MICHAEL T. BRADY
Registered Agent
621 North Tyndall Parkway
Panama City, Florida 32404

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