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ARTICLES OF INCORPORATION

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OF

ARIZONA MORTGAGE COMPANY, INC.

ARTICLE ONE - NAME

The name of the corporation is Arizona Mortgage Company, Inc.

ARTICLE TWO - DURATION

This corporation shall have perpetual existence.

ARTICLE THREE - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE FOUR - CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of one (\$1.00) dollar par value common stock.

ARTICLE FIVE - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof at the price at which it is offered to others.

ARTICLE SIX - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial principal office of this corporation is 3329 Marcus Point Boulevard, Pensacola, Florida 32505; the mailing address is the same; and the name of the initial registered agent of this corporation at that address is Douglas E. Houle.

ARTICLE SEVEN - INITIAL BOARD OF DIRECTORS

This corporation shall have one director(s) initially. The number of directors may be either increased or diminished from time to time by the By-Laws but shall never be less than one (1). The name and address of the initial director(s) of this corporation are:

NAME

<u>ADDRESS</u>

Douglas E. Houle

3329 Marcus Point Boulevard Pensacola, Florida 32505

ARTICLE EIGHT - INCORPORATOR

The name and address of the person signing these Articles is Douglas E. Houle.

ARTICLE NINE - BY-LAWS

The power to adopt, alter, amend or repeal By-Laws shall be vested in the shareholders.

ARTICLE TEN - INDEMNIFICATION

The corporation shall indemnify any officer or director or any former officer or director, to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation on this <u>O'Marticles</u> day of January, 1999.

Douglas E. Houle, Subscriber

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 6 day of January, 1999, by Douglas E. Houle, who is personally known to me or who has produced as identification and who did not take an oath.

HELEN P. HILL
Notary Public-State of Florida
My Commission Expires Jan. 11, 2001
CC 250974

Bonded thru Aetna Casualty & Surety Co.

Helen P. Will
Printed name:
Notary Public - State of Florida
My commission expires:
Commission number:

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

ARIZONA MORTGAGE COMPANY, INC.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First--that Arizona Mortgage Company, Inc., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at City of Pensacola, County of Escambia, State of Florida has named Douglas E. Houle located at 3329 Marcus Point Boulevard, City of Pensacola, County of Escambia, State of Florida, as its agent to accept service of process within this state.

ACKNOWLEDGMENT: (MUST BE SIGNED BY DESIGNATED AGENT)

Having been named to accept service of process for the above stated corporation, at 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.

Douglas E. Houle, Registered Agent

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