P0/000089832

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

Enclosed are an original and one (1) copy of the articles of incorporation and a check for: \$78.75 \$70.00 **□** \$78.75 \$87.50 Filing Fee Filing Fee Filing Fee Filing Fee, & Certificate of Status & Certified Copy Certified Copy & Certificate of Status ADDITIONAL COPY REQUIRED FROM: RFW Financial Coro.
Name (Printed or typed) Nighway 9

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

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FILED ARTICLES OF INCORPORATION In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit) 01 SEP -7 AM 7: 49 ARTICLE I NAME The name of the corporation shall be: SECRETARY OF STATE TALL AHASSEE FLORIDA RFW Financial Corp. ARTICLE II PRINCIPAL OFFICE The principal place of business/mailing address is: 205 Highway 9 Frechold NJ 07728 **PURPOSE** ARTICLE III The purpose for which the corporation is organized is: Mortgage Origination SHARES ARTICLE IV The number of shares of stock is: 1000 ARTICLE V INITIAL OFFICERS/DIRECTORS (optional) The name(s), address(es) and title(s): Robert F. WALSH, President 24 Camelot Dr FArmingdale NJ 07727 REGISTERED AGENT The name and Florida street address of the registered agent is: DONNA Rumberg 3590 Whispering OAKS Lane PAIN HATBOT, FL 34684. ARTICLE VII INCORPORATOR The name and address of the Incorporator is: Robert F. Walsh 24 Camelot Dr. FARMINGDAR NJ 07722 Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate. Kam familiar with and aegept the appointment as registered agent and agree to act in this capacity

Signature/Registered Agent