
Articles of Incorporation

of

Access Mortgage Corp.

Pursuant to the provisions of the Alabama Business Corporation Act, the undersigned hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

Access Mortgage Corp.

Article II

Duration

The Duration of the corporation is perpetual.

Article III

Purposes

The corporation has been organized for the following purposes:

To provide Mortgage Brokerage Services and the transaction of any or all lawful business for which corporations may be incorporated under this chapter.

Article IV

Authorized Stock

The number of shares which the corporation shall have the authority to issue is 1,000,000.00 (one million) and the par value of each share shall be zero. All shares shall be designated as common stock and its value shall be set by the Board of Directors.

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Article V

Registered Office/Agent

The location and mailing address of the initial registered office shall be 4031 Milner's Crescent, Birmingham, Alabama, 35242 and its registered agent at such address shall be Malinda Molde.

Article VI

Board of Directors

The names and addresses of the initial Board of Directors are:

Malinda Molde 4031 Milner's Crescent, Birmingham, Al 35242

Article VII

Incorporator

The name and address of the incorporator is as follows:

Malinda Molde 4031 Milner's Crescent, Birmingham, Al 35242

IN WITNESS THEREOF, the undersigned incorporator has executed these Articles of Incorporation, on this, the 4th day of February, 1998.

Malinda Molde

Malinda Molde

STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

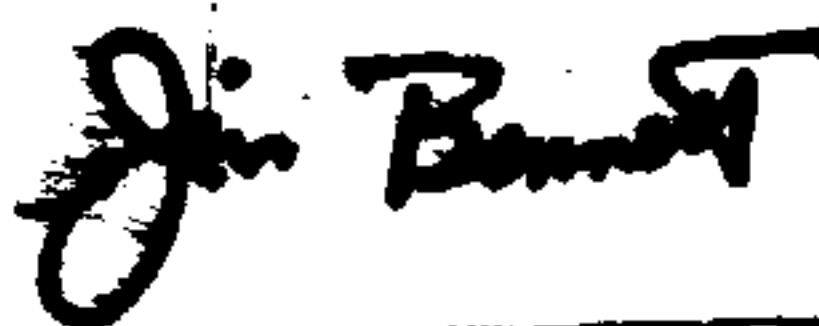
Access Mortgage Corp.

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Malinda Molde, 4031 Milner's Crescent, Hoover, AL 35242 for a period of one hundred twenty days beginning January 27, 1998 and expiring May 28, 1998.

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

January 27, 1998

Date



Jim Bennett

Secretary of State



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