

**Electronic Articles of Incorporation
For**

P03000047771
FILED
April 30, 2003
Sec. Of State

FIRST OPTION MORTGAGE LENDING, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

FIRST OPTION MORTGAGE LENDING, INC.

Article II

The principal place of business address:

744 E. BURGESS RD.
C-103
PENSACOLA, FL. US 32504

The mailing address of the corporation is:

744 E. BURGESS RD.
C-103
PENSACOLA, FL. US 32504

Article III

The purpose for which this corporation is organized is:

TO ENGAGE IN AND TRANSACT ANY LAWFUL BUSINESS AND TO DO SUCH THINGS AS ARE INCIDENTAL TO THE PURPOSE OF THE CORPORATION OR NECESSARY OR DESIRABLE IN ORDER TO ACCOMPLISH THEM UNDER THE FLORIDA GENERAL CORPORATION ACT.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

OREMBERT J REMBERT
744 E. BURGESS RD.
SUITE C-103
PENSACOLA, FL. 32504

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ORENTAL J. REMBERT

Article VI

The name and address of the incorporator is:

ORENTAL J. REMBERT
744 E. BURGESS RD.
SUITE C-103
PENSACOLA, FL. 32504

Incorporator Signature: ORENTAL J. REMBERT

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
ORENTAL J REMBERT
744 E. BURGESS RD., SUITE C-103
PENSACOLA, FL. 32504 US

Article VIII

The effective date for this corporation shall be:

04/28/2003