

**Electronic Articles of Incorporation
For**

P04000035465
FILED
February 24, 2004
Sec. Of State

PEOPLE'S CHOICE MORTGAGE AND LOAN CORPORATION

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:

PEOPLE'S CHOICE MORTGAGE AND LOAN CORPORATION

Article II

The principal place of business address:

10767 QUEEN PALM COURT
BOCA RATON, FL. 33498

The mailing address of the corporation is:

10767 QUEEN PALM COURT
BOCA RATON, FL. 33498

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

100 COMMON SHARES AT \$1.00 PAR VALUE

Article V

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

MARTIN H LITT
10767 QUEEN PALM COURT
BOCA RATON, FL. 33498

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

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Registered Agent Signature: MARTIN H. LITT

Article VI

The name and address of the incorporator is:

MARTIN H. LITT
10767 QUEEN PALM COURT

BOCA RATON, FLORIDA 33498

Incorporator Signature: MARTIN H. LITT

Article VII

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

Title: P
MARTIN H LITT
10767 QUEEN PALM COURT
BOCA RATON, FL. 33498

Title: S
SUZANNE W LITT
10767 QUEEN PALM COURT
BOCA RATON, FL. 33498