

**Electronic Articles of Incorporation
For**

P07000101156
FILED
September 11, 2007
Sec. Of State
Ipooles

1ST FHA LOANS, 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:

1ST FHA LOANS, INC.

Article II

The principal place of business address:

1705 PALM COVE BLVD.
306
DELRAY BEACH, FL. 33445

The mailing address of the corporation is:

1705 PALM COVE BLVD.
306
DELRAY BEACH, FL. 33445

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

Article V

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

CHAD M GARSON
1705 PALM COVE BLVD.
306
DELRAY BEACH, FL. 33445

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

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Registered Agent Signature: CHAD M. GARSON

Article VI

The name and address of the incorporator is:

CHAD M. GARSON
1705 PALM COVE BLVD.
306
DELRAY BEACH, FL 33445

Incorporator Signature: CHAD M. GARSON

Article VII

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

Title: P
CHAD M GARSON
1705 PALM COVE BLVD. #306
DELRAY BEACH, FL. 33445

Title: P
CHAD M GARSON
1705 PALM COVE BLVD #306
DELRAY BEACH, FL. 33445

Title: P
CHAD M GARSON
1705 PALM COVE BLVD. #306
DELRAY BEACH, FL. 33445

Title: P
CHAD M GARSON
1705 PALM COVE BLVD. #306
DELRAY BEACH, FL. 33445

Title: P
CHAD M GARSON
1705 PALM COVE BLVD. # 306
DELRAY BEACH, FL. 33445

Title: P
CHAD M GARSON
1705 PALM COVE BLVD. # 306
DELRAY BEACH, FL. 33445

Article VIII

The effective date for this corporation shall be:

09/07/2007