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FILED
96 OCT -3 AM 9:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ALEX DEL MAZO
C/O FINANCIAL FIRST
11645 BISCAYNE BLVD
SUITE 309
NORTH MIAMI FL 33181

9/30/96

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

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***122.50 ***122.50

Dear Sirs:

Enclosed are two (2) copies of the Articles of Incorporation of FINANCIAL FIRST MORTGAGE CORPORATION and the appointment of a registered agent for filing purposes.

Also enclosed is a check for \$122.50 to cover charter tax, filing fees, registered agent filing fee, and the cost of a certified copy of the articles. Please send a certified copy to me.

Thank you in advance for your prompt attention to this matter.

Sincerely yours,

Alex Del Mazo
ALEXANDER DEL MAZO

TH
10-9-96

ARTICLES OF INCORPORATION
OF
FINANCIAL FIRST MORTGAGE CORPORATION

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The undersigned, acting as incorporator of a Florida corporation under the Florida General Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLE I

NAME OF CORPORATION

The name of the corporation shall be:

FINANCIAL FIRST MORTGAGE CORPORATION

The corporation shall have perpetual existence.

ARTICLE III

PURPOSE

The corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE IV

CAPITAL STOCK

The corporation is authorized to issue one (1) class of stock consisting of One Hundred (100) shares of One Dollar (\$1.00) par value common stock.

ARTICLE V

INITIAL CORPORATE OFFICE AND CORPORATE MAILING ADDRESS

The corporate mailing address and the initial registered office of the corporation is 11645 BISCAYNE BLVD, SUITE 309, NORTH MIAMI FL 33181. The name of the Initial Registered Agent of the corporation is ALEXANDER DEL MAZO.

ARTICLE VI

INITIAL BOARD OF DIRECTORS

The corporation shall initially have (2) Directors to hold office until the first Annual Meeting of Shareholders and until the successor shall have been duly elected and qualified, or until earlier resignation, removal from office, or death. The number of Directors may be either increased or decreased from time to time in accordance with the By-Laws of the Corporation. The name of the initial Directors of the corporation are:

ALEXANDER DEL MAZO AND ISIDRO CARDIN

ARTICLE VII

INCORPORATOR

The name and address of the Incorporator of the corporation is:

ALEXANDER DEL MAZO
728 PARK DRIVE
HIALEAH FL 33010

ARTICLE VIII

AMENDMENTS

These Articles of Incorporation may be amended in accordance with applicable law upon the affirmative vote of the holders of a majority of the outstanding shares of the corporation. Any right conferred any shareholder by these Articles of Incorporation is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on this 30th day of SEPTEMBER, 1996.



INCORPORATOR
ALEXANDER DEL MAZO

STATE OF FLORIDA)
COUNTY: DaDe)

SS#: 589-52-9399

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BEFORE ME, the undersigned authority, authorized to perform notary public duties in the State of Florida, personally appeared ALEXANDER DEL MAZO who is known by me to be the person who executed the foregoing Articles of Incorporation and they acknowledged before me that they executed these Articles of Incorporation.

STATE OF FLORIDA
COUNTY OF DADE

The foregoing instrument was acknowledged before me this 30th day of SEPTEMBER, 1996 by ALEXANDER DEL MAZO, who is personally known to me and who did take an oath.

Leidy Breijo
LEIDY BREIJO
NOTARY PUBLIC

My Commission Expires:



ACCEPTANCE OF DESIGNATION AS RESIDENT AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent of FINANCIAL FIRST MORTGAGE CORPORATION.

By: Alex Del Mazo
ALEXANDER DEL MAZO
9/30/96