LAZARUS CORPORATE FILING SERVICE (Requester's Name) 3320 S.W. 87 AVENUE (Address) (Address) (City, State, Zip) (Phone #) TERESA ROMAN (TALLAHASSEE REPRESENTATIVE) CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known): 1. CHOICE MORIGAGE TUNDING, FMC (Corporation Hame)

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ARTICLES OF INCORPORATION

The undersigned Incorporator(s) for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation

ARTICLE I - NAME

The name of the corporation shall be:

Choice Mortgage Funding, Inc.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

717 Ponce de Leon Blvd. Suite 202 Coral Gables, Florida 33134

ARTICLE 111 - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 shares

ARTICLE IV

The name and address of the initial registered agent is:

Bruce Page 717 Ponce de Leon Blvd. Suite 202 Coral Gables, Florida 33134

ARTICLE V - INCORPORATOR(S)

The name and street address of the incorporator(s) to these Articles of Incorporation is(are):

Lissette Torre, President, Vice President, Secretary 717 Ponce de Leon Blvd. Suite 202 Coral Gables, Florida 33134

The undersigned incorporator(s) has (have) executed these Articles of Incorporation this 10th Day of May, 2000.

ARTICLE VI - DIRECTOR(S)

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The name(s) and street address(es) of the director(s) to these Articles Incorporation is(are):

Lissette Torre, President, Vice President, Secretary 717 Ponce de Leon Blvd. Suite 202 Coral Gables, Florida 33134

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Having been named as Registered Agent and to accept service of process for the above stated corporation at place designated in this certificate, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes related to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.

Registered Agent