Electronic Articles of Incorporation For

P01000047348 FILED May 11, 2001 Sec. Of State

21ST CENTURY MORTGAGE RESOURCES, INCORPORATED

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:

21ST CENTURY MORTGAGE RESOURCES, INCORPORATED

Article II

The principal place of business address:

590 APPLETON PLACE OVIEDO, FL. 32765

The mailing address of the corporation is:

590 APPLETON PLACE OVIEDO, FL. 32765

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:

500

Article V

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

CAREY M GARLAND 590 APPLETON PLACE OVIEDO, FL, FL. US 32765

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

Registered Agent Signature: CAREY GARLAND

Article VI

The name and address of the incorporator is:

CAREY GARLAND 590 APPLETON PLACE OVIEDO, FLORIDA 32765

Incorporator Signature: CAREY GARLAND

Article VII

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

Title: P KEVIN THOMAS 4586 SUMMEROAK, APT. 202 ORLANDO, FL. 32835

Title: V CAREY GARLAND 590 APPLETON PLACE OVIEDO, FL. 32765