Electronic Articles of Incorporation For

P01000075285 FILED July 31, 2001 Sec. Of State

FIRST FLORIDA HOME 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:

FIRST FLORIDA HOME LOANS, INC.

Article II

The principal place of business address:

7635 ASHLEY PARK COURT 503-V ORLANDO, FL. 32835

The mailing address of the corporation is:

7635 ASHLEY PARK COURT 503-V ORLANDO, FL. 32835

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:

1,000

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Article V

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

MARC P OSSINSKY 210 N. WYMORE ROAD WINTER PARK, FL. 32789

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

Registered Agent Signature: MARC P. OSSINSKY

Article VI

The name and address of the incorporator is:

GRANT W. SIMON 7635 ASHLEY PARK COURT, SUITE 503-V ORLANDO, FL 32835

Incorporator Signature: GRANT W. SIMON

Article VII

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

Title: PST GRANT W SIMON 7635 ASHLEY PARK COURT, SUITE 503-V ORLANDO, FL. 32835