P01000084271

Meri Gulkis
1236 NW 125 Terrace
Sunrise, Florida 33323

Telephone: 954-424-3193

Regarding: Articles of Incorporation for Port St. Lucie Mortgage, Inc.

Division of Corporations PO Box 6327 Tallahassee, Florida 32314

Dear Madam or Sir,

Please accept the enclosed "Articles of Incorporation" for the corporation Port St. Lucie Mortgage, Inc. I can be reached during the daytime at 954-424-3193 or 561-370-6333, if you can't reach me at the first number, should you need to speak with me. Enclosed is a check made to "Department of State" for the amount of \$78.75 for the purpose of receiving a certified copy of these articles of incorporation.

Thank you very much for handling this important matter for me.

Sincerely,

Meri Gulkis

Registered Agent and Incorporator

Mei Gilleis

70000455557--3 -08/24/01--01069--016 *****78.75 *****78.75

98/27

ARTICLES OF INCORPORATION

OF

Port St. Lucie Mortgage, Inc.

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation

ARTICLE I

NAME

The name of the corporation shall be Port St. Lucie Mortgage, Inc.

ARTICLE II PRINCIPAL OFFICE

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

12230 Forest Hill Blvd. Suite 110 Wellington, FL 33414

ARTICLE III

SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is two hundred (200) shares having no par value per share.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Meri Gulkis 1236 NW 125 Terrace Sunrise, Florida 33323

ARTICLE V

INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

Meri Gulkis 1236 NW 125 Terrace Sunrise, Florida 33323

ARTICLE VI

DIRECTORS

The name and street address of the initial director is:

Theresa H. McCrillis 10302 S. Federal Hwy. #287 Port St. Lucie, Florida 34952

However, the number of directors may be increased or decreased, from time to time by the bylaws.

OI AUG 24 AM IO: 05
SECRETARY OF STATE