Electronic Articles of Incorporation For

P01000111291 FILED November 21, 2001 Sec. Of State

SOUTHEAST FEDERATED MORTGAGE CORP.

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:

SOUTHEAST FEDERATED MORTGAGE CORP.

Article II

The principal place of business address:

11250 PINES BLVD. PEMBROKE PINES,, FL. 33026

The mailing address of the corporation is:

11250 PINES BLVD. PEMBROKE PINES,, FL. 33026

Article III

The purpose for which this corporation is organized is:

MORTGAGE BUSINESS

Article IV

The number of shares the corporation is authorized to issue is:

1,000,000

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Article V

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

RICHARD T SHERMAN SR. 4770 BISCAYNE BLVD. 1410 MIAMI, FL. 33137

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

Registered Agent Signature: RICHARD SHERMAN

Article VI

The name and address of the incorporator is:

FRANCIS ESPOSITO 11250 PINES BLVD. PEMBROKE PINES, FL. 33026

Incorporator Signature: FRANCIS ESPOSITO

Article VII

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

Title: P FRANCIS P ESPOSITO 11250 PINES BLVD. PEMBROKE PINES, FL. 33026