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To:

Division of Corporations

Fax Number

; (850)205-0361

From:

Account Name : EMPIRE CORPORATE KIT COMPANY

Account Number: 072450003255 Phone: (305)634-3694 Fax Number: (305)633-9696 DIVISION OF CORPORATION OF IN 24 PM 12: 30

FLORIDA PROFIT CORPORATION OR P.A.

PREMIER MORTGAGE FUNDING, INC.

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ARTICLES OF INCORPORATION

OF

PREMIER MORTGAGE FUNDING, INC.

The undersigned incorporator(s), for the purpose of forming a Profit Corporation under Chapter 607 of the Florida Statutes, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I

The name of this corporation shall be: PREMIER MORTGAGE FUNDING, INC.

ARTICLE II

This corporation shall commence existence upon the date of filing with the Division of Corporations, state of Florida, and shall have perpetual existence.

ARTICLE III

The principal place of business of this corporation: 310 WHITFIELD AVENUE, SARASOTA, FL 34243

ARTICLE IV

The general nature of business of this corporation is to transact any and all lawful business.

ARTICLE V

The aggregate number of shares which this corporation shall have authority to issue are 1.000 shares having an individual par value of \$ 1.00. Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

ARTICLE VI

The name and street address of the initial Registered Agent of this corporation shall be: BARBARA K. SMITH 310 WHITFIELD AVENUE, SARASOTA, FL 34243

ARTICLE VII

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

Empire Corporate Kit of America, Inc. 2444 N.W. 7TH PLACE MIAMI, FL 33127

The undersigned has executed these Articles of Incorporation this 24TH

day of JANUARY , 2002

INCORPORATOR

Ray Stormont Signing for Empire Corporate Kit of America, Inc.

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Plorida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits, organized under the statement in designating the registered office/registered agent, in the state of Florida.

ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE_

Registered Agent

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SECRETARY OF SIALE DIVISION OF CORPORATIONS