Electronic Articles of Incorporation For

P02000014106 FILED February 07, 2002 Sec. Of State

1ST FLORIDA MORTGAGE & FINANCIAL SERVICES, 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:

1ST FLORIDA MORTGAGE & FINANCIAL SERVICES, INC

Article II

The principal place of business address:

1784 N CONGRESS AVE SUITE 101 WEST PALM BEACH, FL. 33409

The mailing address of the corporation is:

1784 N CONGRESS AVE SUITE 101 WEST PALM BEACH, FL. 33409

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:

1000

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Article V

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

MINOUDE G JEAN-LOUIS 6554 GENEVA STREET LAKE WORTH, FL, FL. 33467

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

Registered Agent Signature: MINOUDE G JEAN-LOUIS

Article VI

The name and address of the incorporator is:

MAXIME JEAN-LOUIS 1784 N CONGRESS AVE 101 WEST PALM BEACH, FL 33409

Incorporator Signature: MAXIME JEAN-LOUIS