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April 10, 2002

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COMPLIANCE CONSLING

ARTICLES OF INCORPORATION

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:

1ST CAPITAL MORTGAGE ASSOCIATES, INC.

ARTICLE II

PRINCIPLE OFFICE

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

1706 Davenport Court Winter Springs, FL 32708

ARTICLE III

SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1000

ARTICLE IV

INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Brad Groden

1706 Davenport Court Winter Springs, FL 32708

ARTICLE V

INITIAL DIRECTORS NAMES AND ADDRESSES

Brad Groden

Patricia Groden

1706 Davenport Court

1706 Davenport Court

Winter Springs, FL 32708

Winter Springs, FL 32708

ARTICLE IV

INCORPORATOR

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

Brad Groden

1,706 Davenport Court

Winter Springs, FL 32708

Signature/Incorporator

Date

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, Lhereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature/Registered Agent

Date

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SECRETARY OF STATE