TRANSMITTAL LETTER

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314



Subject	american first mortgage, cor	p	
Enclosed is	an original and two (2) copies	of the articles of incorp	oration and a check for
		S122.50 Filing Fee & Certified Copy (ADDT'L COPY REQ'D)	S131.25 Filing Fee, Certified Copy & Certificate (ADDT'L COPY REQ'D)

FROM:	Nellie Akalp	
	30141 Agoura Rd. Suite 205	
	Agoura Hills, California 91301	

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FILED

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SECRETARY OF STATE
AHASSEE, FLORID.

NOTE: Please provide the original and one copy of the articles. Provide TWO copies if you have requested a certified copy as designated in the boxes above.

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ARTICLES OF INCORPORATION OF american first mortgage, corp

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: american first mortgage, corp

ARTICLE II PRINCIPAL OFFICE

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

8052 Links Way

Port Saint Lucie, Florida 34986

ARTICLE III SHARES

The number of shares that this corporation is authorized to have outstanding at any one time is: 1500 at \$0.01 par value per share.

ARTICLE IV INITIAL DIRECTORS

The name(s) and address(s) of the initial Director(s) is/are:

Walter J. Panfil 8052 Links Way Port Saint Lucie, Florida 34986

Richard Berthy 2 Prestige Place Miamisburg, Ohio 45458

Harvey Cohen 13920 Crosspointe Court Palm Beach Gardens, Florida 33418

Miguel Muniz 6228 Barton Creek Circle Lake Worth, Florida 33463

ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Walter J. Panfil 8052 Links Way Port Saint Lucie, Florida 34986

ARTICLE VI INCORPORATO The name and address of the incorporator to the		02 TAI
Nellie Akalp 30141 Agoura Rd. Suite 205		APR 10 A
Agoura Hills, California 91301	7 0	H 9: 29
Nellie Akalp, Incorporator Having been named as registered agent and to according to the second sec		
place designated in this certificate, I hereby accept capacity. I further agree to comply with the provisi performance of my duties, and I am familiar with a	ons of all statutes relating to the proper and co	mplete
Walter J. Ranfil, Registered Agent	4/7/02 Date	