Electronic Articles of Incorporation For

P02000078257 FILED July 18, 2002 Sec. Of State

KEY MORTGAGE OF ORLANDO, P.A.

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: KEY MORTGAGE OF ORLANDO, P.A.

Article II

The principal place of business address:

3544 SOUTH ORANGE AVE ORLANDO, FL. 32806

The mailing address of the corporation is:

2800 EAST COMMERCIAL BLVD SUITE 208 FT. LAUDERDALE, FL. 33308

Article III

The purpose for which this corporation is organized is: REAL ESTATE, MORTGAGES

Article IV

The number of shares the corporation is authorized to issue is: 100

Article V

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

ALLEN H KATZ 2800 EAST COMMERCIAL BLVD STE 208 FT. LAUDERDALE, FL. 33308 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALLEN H. KATZ

Article VI

The name and address of the incorporator is:

VON QUANG 3544 SOUTH ORANGE AVE ORLANDO, FL. 32806

Incorporator Signature: VON QUANG

Article VII

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

Title: P VON QUANG 3544 SOUTH ORANGE AVE ORLANDO, FL. 32806