Electronic Articles of Incorporation For

P02000079059 FILED July 22, 2002 Sec. Of State

1ST RESIDENTIAL MORTGAGE OF FLORIDA, 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 RESIDENTIAL MORTGAGE OF FLORIDA, INC.

Article II

The principal place of business address:

11380 PROSPERITY FARMS ROAD SUITE 213 PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:

11380 PROSPERITY FARMS ROAD SUITE 213 PALM BEACH GARDENS, FL. 33410

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

Article V

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

JOHN T SLATTERY 11380 PROSPERITY FARMS ROAD SUITE 213 PALM BEACH GARDENS, FL. 33410 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN T. SLATTERY

Article VI

The name and address of the incorporator is:

JOHN T. SLATTERY 11380 PROSPERITY FARMS ROAD SUITE 213 PALM BEACH GARDENS, FLORIDA 33410

Incorporator Signature: JOHN T. SLATTERY

Article VII

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

Title: PS JOHN T SLATTERY 11380 PROSPERITY FARMS ROAD, SUITE 213 PALM BEACH GARDENS, FL. 33410

Article VIII

The effective date for this corporation shall be:

07/22/2002