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TRANSMITTAL LETTER

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

SUBJECT: 1st CHOICE MORTGAGE EQUITY CORPORATION
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee
& Certificate of Status

☒ \$78.75
Filing Fee
& Certified Copy

☐ \$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: Jeff Flick
Name (Printed or typed)

9155 S. Dadeland Blvd., PH-I, Suite 1712
Address

Miami, FL 33156-2742
City, State & Zip

(305) 671-7777
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

1st Choice Mortgage Equity Corporation

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

**7422 Carmel Executive Park Drive
Charlotte, North Carolina 28226**

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Mortgage Lending

ARTICLE IV SHARES

The number of shares of stock is:

Fifteen Thousand (15,000)

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

See Attached List

ARTICLE VI REGISTERED AGENT

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

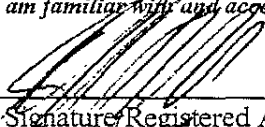
**Jeff Flick
9155 S. Dadeland Blvd., PH-I, Suite 1712
Miami, FL 33156-2742**

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

**Jeff Flick
9155 S. Dadeland Blvd., PH-I, Suite 1712
Miami, FL 33156-2742**

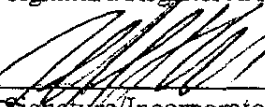
Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity



Signature/Registered Agent

11/5/2002

Date



Signature/Incorporator

11/5/2002

Date

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TALLAHASSEE, FLORIDA



CHOICE MORTGAGE EQUITY CORPORATION

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A Licensed Mortgage Lender

Florida Department of State
Division of Corporations
Corporate Filings

ARTICLES OF INCORPORATION

ARTICLE V - INITIAL OFFICERS / DIRECTORS

Names and complete business addresses (including zip code) of its current officers are:

Jeff Flick, President
9155 S. Dadeland Blvd., PH-I, Suite 1712
Miami, FL 33156-2742

Sandy Flick, Executive Vice President
9155 S. Dadeland Blvd., PH-I, Suite 1712
Miami, FL 33156-2742

Robert R. Hutchins, Chief Financial Officer
7422 Carmel Executive Park Drive, Suite 110
Charlotte, NC 28226

Santo J. Petruso, Executive Vice President
7422 Carmel Executive Park Drive, Suite 110
Charlotte, NC 28226

Names and complete business addresses (including zip code) of its current board of directors are:

Jeff Flick, President and Director
9155 S. Dadeland Blvd., PH-I, Suite 1712
Miami, FL 33156-2742

Sandy Flick, Executive Vice President and Director
9155 S. Dadeland Blvd., PH-I, Suite 1712
Miami, FL 33156-2742

(704) 543-9815

7422 Carmel Executive Park • Suite 110 • Charlotte, NC 28226

FAX (704) 543-9809

Arden
(828) 681-8883

Cary
(919) 481-0300

Cornelius
(704) 987-6535

Greensboro
(866) 834-0049

Marion
(828) 659-3156

Raleigh
(919) 878-8545

Wilmington
(910) 794-5770

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