Electronic Articles of Incorporation For

P02000132480 FILED December 18, 2002 Sec. Of State

PREMIER MORTGAGE OF SOUTH WEST 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:

PREMIER MORTGAGE OF SOUTH WEST FLORIDA, INC.

Article II

The principal place of business address:

3220 BERMUDA ISLE CIRCLE 1132 NAPLES, FL. US 34109

The mailing address of the corporation is:

PO BOX 110673 NAPLES, FL. US 34108

Article III

The purpose for which this corporation is organized is:

TO CONDUCT ALL LEGAL AND LAWFUL BUSINESS AS IT PERTAINS TO THE ORGINATION AND PROCESSING OF RESIDENTIAL AMD COMMERICAL MORTGAGE LOANS.

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:

WILLIAM G CITARELLA 3220 BERMUDA ISLE CIRCLE 1132 NAPLES, FL. 34109 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: WILLIAM G CITARELLA

Article VI

The name and address of the incorporator is:

WILLIAM G CITARELLA 3220 BERMUDA ISLE CIRCLE APT. 1132 NAPLES, FL 34109

Incorporator Signature: WILLIAM G CITARELLA

Article VII

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

Title: P WILLIAM G CITARELLA 3220 BERMUDA ISLE CIRCLE, APT 1132 NAPLES, FL. 34109 US

Article VIII

The effective date for this corporation shall be:

12/17/2002