

**Electronic Articles of Incorporation
For**

**P03000018986
FILED
February 18, 2003
Sec. Of State**

FLORIDA MORTGAGE CONCEPTS, 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:

FLORIDA MORTGAGE CONCEPTS, INC.

Article II

The principal place of business address:

739 108TH AVE. N.
NAPLES, FL. US 34108

The mailing address of the corporation is:

739 108TH AVE. N.
NAPLES, FL. US 34108

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:

100

Article V

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

FRANKLIN S KELLY
739 108TH AVE
NAPLES, FL. 34108

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: FRANKLIN S. KELLY

Article VI

The name and address of the incorporator is:

FRANKLIN S. KELLY
739 108TH AVE. N
NAPLES, FL 34108

Incorporator Signature: FRANKLIN S. KELLY