

**Electronic Articles of Incorporation
For**

**P03000020414
FILED
February 20, 2003
Sec. Of State**

DIRECT FLORIDA MORTGAGE, 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:

DIRECT FLORIDA MORTGAGE, INC.

Article II

The principal place of business address:

2700 NW 44TH STREET
UNIT 404
LAUDERHILL, FL. 33319

The mailing address of the corporation is:

7390 NW 51ST STREET
LAUDERHILL, FL. 33319

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:

THERESA L LEE
2700 NW 51ST STREET
UNIT 404
OAKLAND PARK, FL. 33309

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

P03000020414
FILED
February 20, 2003
Sec. Of State

Registered Agent Signature: THERESA L. LEE

Article VI

The name and address of the incorporator is:

THERESA L. LEE
2700 NW 44TH STREET
UNIT 404
OAKLAND PARK, FLORIDA 33309

Incorporator Signature: THERESA L. LEE

Article VII

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

Title: PRES
THERESA L LEE
2700 NW 44TH STREET , UNIT 404
OAKLAND PARK, FL. 33309

Title: VP
ROBERT H THOMPSON
7390 NW 51ST STREET
LAUDERHILL, FL. 33319

Title: TRES
JUNA THOMPSON
7390 NW 51ST STREET
LAUDERHILL, FL. 33319

Article VIII

The effective date for this corporation shall be:

02/19/2003