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

ARTICLES OF INCORPORATION OF FIRST METROPOLITAN MORTGAGE COMPANY

The undersigned for the purpose of forming a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation:

ARTICLE I. Name

The name of the corporation shall be:

FIRST METROPOLITAN MORTAGE COMPANY

ARTICLE II. __Address

The principal place of business and mailing address is:

FIRST METROPOLITAN MORTGAGE COMPANY 906 N.W. 135th Way Sunrise, Florida 33325

ARTICLE III. Duration

The duration of the corporation shall be perpetual

ARTICLE IV. Registered Office & Agent

The street address of the initial registered office of the corporation is 906 N.W. 135th Way, Sunrise, Florida 33325 and the initial registered agent at such address is MOHAMMED DARWICHE.

ARTICLE V. Board of Directors

The number of directors constituting the board of directors of the corporation shall be determined in accordance with the By-Laws, but shall not be less than one. The number of directors constituting the initial board of directors are one (2). The name and address of the persons who are to serve as the initial board of directors are:

Batoul Darwiche, President 906 N.W. 135th Way Sunrise, Florida 33325 Mohammed Darwiche, Vice President 906 N.W. 135th Way Sunrise, Florida 33325

ARTICLE VI. Purpose

Mortgage Brokerage, Financial and Insurance services The general purpose for which the corporation is organized is to engage in Mortgage Brokerage, Financial and Insurance services. The professional services involved in the corporation's practice may be rendered only through its officers, agents and employees who are authorized and licensed to conduct such business in the State of Florida.

ARTICLE VII. Capital Stock

The aggregate number of shares, which the Corporation is authorized to issue, is 60,000 shares of common stock. Such shares shall be of a single class, and shall have a \$ 1.00 par value. The shares shall be divided amongst the following persons:

54,000 shares issued to Batoul Darwiche, President 6,000 shares issued to Mohammed Darwiche, Vice President

ARTICLE VIII. Officers

The officers constituting the officers of the corporation shall be determined in accordance with the By-Laws, but shall not be less than a president and a secretary. The officers are:

BATOUL DARWICHE, President & Secretary
MOHAMMED DARWICHE, Vice President & Treasurer

ARTICLE IX. Incorporator

The name and address of the Incorporator is:

MOHAMMED DARWICHE 906 N.W. 135th Way Sunrise, Florida 33325

ARTICLE X. Shareholders

The corporation's board of directors is specifically authorized from time to time to adopt By-laws, not inconsistent herewith, restraining the alienation of shares of stock of this corporation and providing for the purchase or redemption by the corporation of its shares of stock.

ARTICLE XI. Indemnification

The corporation shall indemnify each director, officer and shareholder of the corporation against any and all liability and expenses incurred by him in connection with or arising out of any action, suit of proceeding in which he may be involved, by reason of his being or having been an officer, director or shareholder of the corporation to the full extent permitted by the laws of the State of Florida.

Executed by the undersigned on this <u>3</u> day of <u>Masel</u> , 2003.
MOHAMMED DARWICHE Incorporator
STATE OF FLORIDA)) ss COUNTY OF MIAMI-DADE)
The foregoing instrument was acknowledged before me this <u>3</u> day of <u>March</u> , 2003, <u>Mohammed Darwicke</u> (Incorporator) on behalf of the corporation. He/She is personally know to me or has produced as identification.
Bianca V. de la Fuente Commission # CC 890636 Expires Dec. 14, 2003 Expires Dec. 14, 2003 Atlantic Bonding Co., Inc. (SEAL) Bianca V. de la Fuente Notary Public Dianca V. de la Fuente Print Name

Acknowledgement of Appointment by Registered Agent

Having been named the registered agent for the above corporation at the place designated in the foregoing Articles of Incorporation, I hereby accept the same and agree to act in this capacity, and agree to comply with the provisions of Florida law relative to keeping the registered office open.

MOHAMMED DARWICHE

Registered Agent

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