

**Electronic Articles of Incorporation
For**

P03000057537
FILED
May 23, 2003
Sec. Of State

FIRST RATE MORTGAGE SOLUTIONS, 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:

FIRST RATE MORTGAGE SOLUTIONS, INC.

Article II

The principal place of business address:

7488 LAKE MARSHA DRIVE
ORLANDO, FL. US 32819

The mailing address of the corporation is:

7488 LAKE MARSHA DRIVE
ORLANDO, FL. US 32819

Article III

The purpose for which this corporation is organized is:

A MORTGAGE BROKERAGE BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1

Article V

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

ANDREA J MISKO
7488 LAKE MARSHA DRIVE
ORLANDO, FL. 328219

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

P03000057537
FILED
May 23, 2003
Sec. Of State

Registered Agent Signature: ANDREA MISKO

Article VI

The name and address of the incorporator is:

ANDREA MISKO
7488 LAKE MARSHA DRIVE
ORLANDO, FL 32819

Incorporator Signature: ANDREA MISKO

Article VII

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

Title: P
ANDREA J MISKO
7488 LAKE MARSHA DRIVE
ORLANDO, FL. 32819 US

Article VIII

The effective date for this corporation shall be:

05/23/2003