

**Electronic Articles of Incorporation
For**

**P03000073532
FILED
July 03, 2003
Sec. Of State**

FIRST CLASS MORTGAGE & LENDING CORP.

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 CLASS MORTGAGE & LENDING CORP.

Article II

The principal place of business address:

390 MINORCA AVE
CORAL GABLES, FL. US 33134

The mailing address of the corporation is:

390 MINORCA AVE
CORAL GABLES, FL. US 33134

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:

900

Article V

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

JOEL ZALDIVAR
390 MINORCA AVE
CORAL GABLES, FL. 33134

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

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Registered Agent Signature: JOEL ZALDIVAR

Article VI

The name and address of the incorporator is:

JOEL ZALDIVAR
390 MINORCA AVE
CORAL GABLES, FL 33134

Incorporator Signature: JOEL ZALDIVAR

Article VII

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

Title: P
JOEL ZALDIVAR
390 MINORCA AVE
CORAL GABLES, FL. 33134 US

Title: P
KYLE W BAKER
390 MINORCA AVE
CORAL GABLES, FL. 33134 US

Title: P
ZAZSHAH M ZALDIVAR
390 MINORCA AVE
CORAL GABLES, FL. 33134 US

Article VIII

The effective date for this corporation shall be:

07/03/2003