

**Electronic Articles of Incorporation
For**

P03000075077
FILED
July 09, 2003
Sec. Of State

ISLAND CAPITAL MORTGAGE OF VERO BEACH, 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:

ISLAND CAPITAL MORTGAGE OF VERO BEACH, INC.

Article II

The principal place of business address:

2801 OCEAN DRIVE
SUITE 202-A
VERO BEACH, FL. 32963

The mailing address of the corporation is:

2801 OCEAN DRIVE
SUITE 202-A
VERO BEACH, FL. 32963

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:

500

Article V

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

BARRY G. SEGAL, P.A.
2801 OCEAN DRIVE
SUITE 204
VERO BEACH, FL. 32963

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

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Registered Agent Signature: BARRY SEGAL

Article VI

The name and address of the incorporator is:

DALE E. GRINSTEAD
2801 OCEAN DRIVE
SUITE 202-A
VERO BEACH, FLORIDA 32963

Incorporator Signature: DALE GRINSTEAD

Article VII

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

Title: P
DALE E GRINSTEAD
2801 OCEAN DRIVE, SUITE 202-A
VERO BEACH, FL. 32963

Article VIII

The effective date for this corporation shall be:

07/05/2003