

**Electronic Articles of Incorporation
For**

**P03000106349
FILED
September 26, 2003
Sec. Of State**

ASSOCIATES FIRST FINANCIAL 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:

ASSOCIATES FIRST FINANCIAL CORP.

Article II

The principal place of business address:

12421 APPOMATOX DRIVE
ORLANDO, FL. US 32837

The mailing address of the corporation is:

P.O.BOX 770006
ORLANDO, FL. US 328370006

Article III

The purpose for which this corporation is organized is:

THE GENERAL NATURE AND PURPOSE OF THIS PROFESSIONAL CORPORATION SHALL BE TO ENGAGE IN EVERY ASPECT OF MORTGAGE BROKERAGE, MORTGAGE LENDING, AND CONSULTING. CORPORATION MAY ALSO ENGAGE IN INSURANCE PREMIUM FINANCING.

Article IV

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

100 COMMON SHARES WITH NO PAR VALUE

Article V

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

ZAHIR AHMAD
12421 APPOMATOX DRIVE
ORLANDO, FL. 32837

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

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Registered Agent Signature: ZAHIR AHMAD

Article VI

The name and address of the incorporator is:

ZAHIR AHMAD
12421 APPOMATOX DRIVE

ORLANDO, FL 32837-4015

Incorporator Signature: ZAHIR AHMAD

Article VII

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

Title: P
ZAHIR AHMAD
12421 APPOMATOX DRIVE
ORLANDO, FL. 32837 US

Title: VP
ZAHIR AHMAD
12421 APPOMATOX DRIVE
ORLANDO, FL. 32837 US

Title: SEC.
ZAHIR AHMAD
12421 APPOMATOX DRIVE
ORLANDO, FL. 32837 US