Electronic Articles of Incorporation For

P03000125556 FILED November 04, 2003 Sec. Of State

FIRST AMERICAN RESIDENTIAL & COMMERCIAL FUNDING 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 AMERICAN RESIDENTIAL & COMMERCIAL FUNDING INC

Article II

The principal place of business address:

7810 KINGS POINTE PARKWAY SUITE 101 ORLANDO, FL. 32819

The mailing address of the corporation is:

7810 KINGS POINTE PARKWAY SUITE 101 ORLANDO, FL. 32819

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: 100

Article V

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

YVONNE VICIOSO 7810 KINGS POINTE PARKWAY SUITE 101 ORLANDO, FL. 32819 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: YVONNE VICIOSO

Article VI

The name and address of the incorporator is:

YVONNE VICIOSO 7810 KINGS POINTE PARKWAY SUITE 101 ORLANDO FLORIDA 32819

Incorporator Signature: YVONNE VICIOSO

Article VII

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

Title: P YVONNE VICIOSO 7810 KINGS POINTE PARKWAY SUITE 101 ORLANDO, FL. 32819

Title: VP WILFREDY VICIOSO 7810 KINGS POINTE PARKWAY SUITE 101 ORLANDO, FL. 32819

Article VIII

The effective date for this corporation shall be:

11/03/2003