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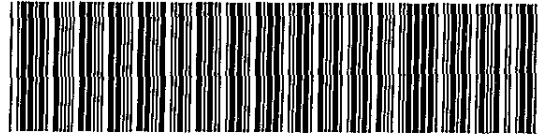
(Business Entity Name)

(Document Number)

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SECRET
TALLAHASSEE, FLORIDA

Bub

SHEPARD, FILBURN & GOODBLATT, P.A.

ATTORNEYS & COUNSELORS AT LAW

November 13, 2003

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32301

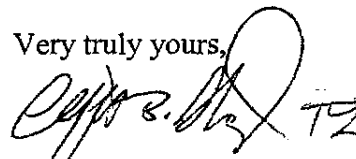
Re: First Premier Mortgage Corporation

Dear Sir:

Enclosed for filing please find an original and one copy of the Articles of Incorporation for the above Corporation and our check in the amount of \$78.75. Please file said Articles of Incorporation and return a certified copy to me.

Your anticipated cooperation in this matter is appreciated. Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read "Clifford B. Shepard, III", with a large, stylized flourish at the end.

Clifford B. Shepard, III

CBS/jlc
Encs.

ARTICLES OF INCORPORATION OF
PREMIER FIRST MORTGAGE CORPORATION

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In accordance with the provisions of the laws of the State of Florida for the formation of Corporations, the undersigned, hereby forms a corporation not for the purpose and with the powers hereinafter mentioned. To that end the undersigned, by these Articles of Incorporation, set forth the following:

ARTICLE I - NAME

The name of this corporation is Premier First Mortgage Corporation and its principal place of business and mailing address is 232 South Dillard Street, Winter Garden, Florida, 34787.

ARTICLE II - DURATION

The corporation shall have perpetual existence, commencing on the filing of these Articles.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business, including specifically performing mortgage brokerage services.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 1000 shares of voting common stock having a par value of \$1.00 per share.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 221 Northeast Ivanhoe Boulevard, Suite 205, Orlando, Florida 32804 and the name of the initial registered agent of this corporation at that address is Clifford B. Shepard, III.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have five (5) directors initially. The number of directors may be either increased or diminished from time to time in accordance with the Bylaws, but shall never be less than one (1). The name and address of the initial directors of this corporation are:

Thomas E. McIntyre
11230 Lake Butler Boulevard
Windermere, Florida 34786

Susan M. McIntyre
11230 Lake Butler Boulevard
Windermere, Florida 34786

Charles Rivera
3619 Piney Glen Lane
Orlando, Florida 32819

Kelly Rivera
3619 Piney Glen Lane
Orlando, Florida 32819

John Ruta
4776 Newbroad Street, Suite 100
Orlando, Florida 32814

ARTICLE VII - INCORPORATOR


The name and address of the incorporator is:

Clifford B. Shepard, III
221 Northeast Ivanhoe Boulevard
Suite 205
Orlando, Florida 32804

ARTICLE VIII - INDEMNIFICATION

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation
this 13th day of November, 2003.


Clifford B. Shepard, III, Incorporator

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 13th day of November,
2003, by Clifford B. Shepard, III, who is personally known to me or who has produced
_____ as identification and who did take an oath.

NOTARY PUBLIC



Sign: 

Print: Janet L. Goffman

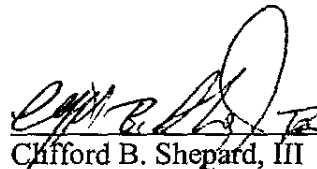
State of Florida at Large

My Commission Expires:

Commission No.: _____

ACCEPTANCE BY REGISTERED AGENT

The undersigned, being the person appointed in the foregoing Articles of Incorporation as
the registered agent for Premier First Mortgage Corporation, hereby accepts such appointment
this 13th day of November, 2003, and states that he is familiar with, and accepts, the obligations
provided for in Section 607.0505, Florida Statutes.


Clifford B. Shepard, III

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STATE
TALLAHASSEE, FLORIDA