Electronic Articles of Incorporation For

P04000003946 FILED January 05, 2004 Sec. Of State

1ST CAPITAL MORTGAGE LENDERS 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:

1ST CAPITAL MORTGAGE LENDERS INC

Article II

The principal place of business address:

7635 ASHLEY PARK COURT SUITE 503 ORLANDO, FL. 32835

The mailing address of the corporation is:

7635 ASHLEY PARK COURT SUITE 503 ORLANDO, FL. 32835

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: 100000

Article V

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

RICHARD B CRIAN JR 533 EAST FEE AVE MELBOURNE, FL. 32901 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RICHARD B CRAIN JR

Article VI

The name and address of the incorporator is:

RICHARD B CRAIN JR 533 EAST FEE AVE MELBOURNE FL 32901

Incorporator Signature: RICHARD B CARIN JR

Article VII

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

Title: P KELLY A SWALLA 1580 S. HIAWASSEE RD, # 194 ORLANDO, FL. 32835

Article VIII

The effective date for this corporation shall be:

01/05/2004