

**Electronic Articles of Incorporation
For**

**P04000030849
FILED
February 16, 2004
Sec. Of State**

1ST CAPITAL MORTGAGE CORPORATION

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 CORPORATION

Article II

The principal place of business address:

11382 PROSPERITY FARMS RD
SUITE 228-A
PALM BEACH GARDENS, FL. US 33410

The mailing address of the corporation is:

11382 PROSPERITY FARMS RD
SUITE 228-A
PALM BEACH GARDENS, FL. US 33410

Article III

The purpose for which this corporation is organized is:

CORRESPONDENT MORTGAGE LENDER FOR RESIDENTIAL AND
COMMERCIAL REAL ESTATE PROPERTY, UNDER FLORIDA STATUTES 494
FLORIDA DEPT. OF BANKING AND FINANCE

Article IV

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

1200

Article V

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

JERRY WANG
11985 US HWY # 1
SUITE 207
NORTH PALM BEACH, FL. 33408

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

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Registered Agent Signature: JERRY WANG

Article VI

The name and address of the incorporator is:

JAMES GROVES
3668 DAPHNE AVE
PALM BEACH GARDENS, FL 33410

Incorporator Signature: JAMES GROVES

Article VII

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

Title: CEO
JAMES W GROVES
3668 DAPHNE AVE
PALM BEACH GARDENS, FL. 33410 US

Title: P
LILLY M SERBUS
6219 ROBISON STREET
JUPITER, FL. 33458 US

Title: EVP
ELIYAHU AZULAY
300 UNDLAGO DRIVE
NORTH PALM BEACH, FL. 33408 US

Title: TS
ELIYAHU AZULAY
300 UNDLAGO DRIVE
NORTH PALM BEACH, F;. 33408 US

Article VIII

The effective date for this corporation shall be:

02/27/2004