

**Electronic Articles of Incorporation
For**

P04000121122
FILED
August 20, 2004
Sec. Of State
jshivers

PEOPLE 1ST MORTGAGE, 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:

PEOPLE 1ST MORTGAGE, INC

Article II

The principal place of business address:

384 TEQUESTA DR.
TEQUESTA, FL. 33469

The mailing address of the corporation is:

384 TEQUESTA DR.
TEQUESTA, FL. 33469

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:

200

Article V

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

ALAN CALLAGHAN
160 CAPE POINT CIRCLE
JUPITER, FL. 33477

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

P04000121122
FILED
August 20, 2004
Sec. Of State
jshivers

Registered Agent Signature: ALAN CALLAGHAN

Article VI

The name and address of the incorporator is:

KAREN SENA
PO BOX 13092
TUCSON, AZ 85732

Incorporator Signature: KAREN SENA

Article VII

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

Title: PRES
CYNTHIA L CALLAGHAN
160 CAPE POINT CIRCLE
JUPITER, FL. 33477

Title: VP
ALAN CALLAGHAN
160 CAPE POINT CIRCLE
JUPITER, FL. 33477

Title: SEC
ALAN CALLAGHAN
160 CAPE POINT CIRCLE
JUPITER, FL. 33477

Title: TREA
CYNTHIA L CALLAGHAN
160 CAPE POINT CIRCLE
JUPITER, FL. 33477