Electronic Articles of Incorporation For

P04000145621 FILED October 21, 2004 Sec. Of State Ipoole

FLORIDA FIRST FINANCIAL CAPITAL, 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:

FLORIDA FIRST FINANCIAL CAPITAL, INC

Article II

The principal place of business address:

652 BLUEBIRD COURT LAKE MARY, FL. 32746

The mailing address of the corporation is:

652 BLUEBIRD COURT LAKE MARY, FL. 32746

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: 1000

Article V

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

ERIC S JOHNSON 652 BLUEBIRD COURT LAKE MARY, FL. 32746 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ERIC S JOHNSON

Article VI

The name and address of the incorporator is:

ERIC S JOHNSON 652 BLUERBIRD COURT LAKE MARY, FL 32746

Incorporator Signature: ERIC S JOHNSON

Article VII

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

Title: P ERIC S JOHNSON 652 BLUEBIRD COURT LAKE MARY, FL. 32746

Title: VP DEBORAH J JOHNSON 652 BLUEBIRD COURT LAKE MARY, FL. 32746

Article VIII

The effective date for this corporation shall be:

10/21/2004