

**Electronic Articles of Incorporation
For**

P04000150102
FILED
November 01, 2004
Sec. Of State
nculligan

PACIFIC TRUST 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:

PACIFIC TRUST MORTGAGE LENDERS, INC.

Article II

The principal place of business address:

930 SW 82 AVENUE
SUITE A & B
MIAMI, FL. 33144

The mailing address of the corporation is:

930 SW 82 AVENUE
SUITE A & B
MIAMI, FL. 33144

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:

100

Article V

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

DEBORAH R HERRERA
930 SW 82 AVENUE
SUITE A & B
MIAMI, FL. 33144

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

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Registered Agent Signature: DEBORAH HERRERA

Article VI

The name and address of the incorporator is:

DEBORAH HERRERA
930 SW 82 AVENUE
SUITE A & B
MIAMI, FLORIDA 33144

Incorporator Signature: DEBORAH HERRERA

Article VII

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

Title: DIR
DEBORAH HERRERA
930 SW 82 AVENUE SUITE A & B
MIAMI, FL. 33144

Article VIII

The effective date for this corporation shall be:

11/01/2004