

**Electronic Articles of Incorporation
For**

P04000168216
FILED
December 15, 2004
Sec. Of State
nculligan

FIRST SOUTH FINANCIAL, 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:

FIRST SOUTH FINANCIAL, INC.

Article II

The principal place of business address:

145 21ST AVENUE NORTH
SAINT PETERSBURG, FL. US 33704

The mailing address of the corporation is:

145 21ST AVENUE NORTH
SAINT PETERSBURG, FL. US 33704

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER BUSINESS

Article IV

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

10

Article V

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

DAVID M WING
145 21ST AVENUE NORTH
SAINT PETERSBURG, FL. 33704

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

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Registered Agent Signature: DAVID M. WING

Article VI

The name and address of the incorporator is:

DAVID M. WING
145 21ST AVENUE NORTH
SAINT PETERSBUG, FL 33704

Incorporator Signature: DAVID M. WING

Article VII

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

Title: P
DAVID M WING
145 21ST AVENUE NORTH
SAINT PETERSBURG, FL. 33704 US