

**Electronic Articles of Incorporation
For**

P04000172630
FILED
December 28, 2004
Sec. Of State
jshivers

CONSUMER FIRST MORTGAGE LENDING CORP.

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:

CONSUMER FIRST MORTGAGE LENDING CORP.

Article II

The principal place of business address:

17820 SW 149 AVENUE
MIAMI, FL. 33187

The mailing address of the corporation is:

17820 SW 149 AVENUE
MIAMI, FL. 33187

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:

5

Article V

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

MARIA E IBAÑEZ
17820 SW 149 AVENUE
MIAMI, FL. 33187

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

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Registered Agent Signature: MARIA E. IBAÑEZ

Article VI

The name and address of the incorporator is:

MARIA E. IBAÑEZ
17820 SW 149 AVENUE
MIAMI, FLORIDA 33187

Incorporator Signature: MARIA E. IBAÑEZ

Article VII

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

Title: P
MARIA E IBAÑEZ
17820 SW 149 AVENUE
MIAMI, FL. 33187

Article VIII

The effective date for this corporation shall be:

01/01/2005