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AND  
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FEB 14 2005  
FBI - NEW YORK

**TRANSMITTAL LETTER**

Department of State  
Division of Corporations  
PO Box 6327  
Tallahassee, FL 32314

SUBJECT: Premier Mortgage Consultants, Inc.

Enclosed are an original and one copy of the articles of incorporation and a check for:  
\$78.75. (Filing fee and Certified Copy).

From: Premier Mortgage Consultants, Inc.  
6196 Lake Gray Blvd Suite 115  
Jacksonville, FL 32244  
(904)771-8000.

**ARTICLES OF INCORPORATION**  
**PREMIER MORTGAGE CONSULTANTS, INC.**  
a Florida Corporation

APPROVED  
AND  
FILED  
05 FEB -7 PM 3:08  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLE ONE**  
**NAME AND ADDRESS OF PRINCIPAL OFFICE**

The name of this corporation shall be Premier Mortgage Consultants, Inc., a Florida corporation. The address of the principal office is 6196 Lake Gray Blvd Suite #115 Jacksonville FL 32244

**ARTICLE TWO**  
**PURPOSE**

The corporation is organized for the purpose of transacting any or all lawful business.

**ARTICLE THREE**  
**DURATION**

The term for which this corporation shall exist shall be perpetual commencing on the date of filing in the Secretary of States Office.

**ARTICLE FOUR**  
**CAPITAL STOCK**

The corporation is authorized to issue 1000 shares at One Dollar (\$1.00) par value common stock.

**ARTICLE FIVE**  
**INCORPORATORS**

The name and address of the person(s) signing these Articles is:

**Brian Michaud, President**  
**8433 Southside Blvd #1404**  
**Jacksonville, FL 32256**

**Allen Provencal, Vice President**  
**9087 Country Mill Lane**  
**Jacksonville, FL 32244**

**ARTICLE 6**  
**BY LAWS**

The power to adopt, alter, amend, or repeal By Laws shall be vested in the Board of Directors, subject to the approval of the shareholders.

**ARTICLE SEVEN**  
**INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial office of this corporation is 6196 Lake Gray Blvd Suite #115, Jacksonville, FL 32244 and the name of the initial registered agent of this corporation is Brian Michaud.

**ARTICLE EIGHT**

The names and addresses of the officers of this corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed and have qualified are as follows:

President, Secretary-	Brian Michaud 8433 Southside Blvd #1404 Jacksonville FL 32256
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Vice President, Treasurer-	Allen Provencal 9087 Country Mill Ln Jacksonville FL 32244
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**ARTICLE NINE**

The effective date of the corporation shall be March 1, 2005.

  
\_\_\_\_\_  
Signature/Registered Agent/President

01-27-05  
Date

  
\_\_\_\_\_  
Signature/Vice President/Incorporator

1-27-05  
Date