

**Electronic Articles of Incorporation
For**

P05000048670
FILED
April 01, 2005
Sec. Of State
nculligan

EAST COAST 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:

EAST COAST MORTGAGE LENDERS, INC.

Article II

The principal place of business address:

3168 SW MARTIN DOWNS BLVD
PALM CITY, FL. US 34990

The mailing address of the corporation is:

3168 SW MARTIN DOWNS BLVD
PALM CITY, FL. US 34990

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:

VINCENT J LAVIANO
3174 SW MARTIN DOWNS BLVD
PALM CITY, FL. 34990

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

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Registered Agent Signature: VINCENT J. LAVIANO

Article VI

The name and address of the incorporator is:

VINCENT J. LAVIANO
3174 SW MARTIN DOWNS BLVD
PALM CITY FL 34990

Incorporator Signature: VINCENT J. LAVIANO

Article VII

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

Title: PVD
VINCENT J LAVIANO
3174 SW MARTIN DOWNS BLVD
PALM CITY, FL. 34990 US

Title: ST
VINCENT J LAVIANO
3174 SW MARTIN DOWNS BLVD
PALM CITY, FL. 34990 US

Article VIII

The effective date for this corporation shall be:

03/31/2005