

Division of Corporations

Page 1 of 1

Florida Department of State  
Division of Corporations  
Public Access System

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**FLORIDA PROFIT CORPORATION OR P.A.**  
**1ST MORTGAGE LENDER, INC.**

Certificate of Status	1
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Electronic Filing Menu

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Public Access Help

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**ARTICLES OF INCORPORATION**  
of  
**1<sup>ST</sup> MORTGAGE LENDER, INC.**

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

**ARTICLE I - CORPORATE NAME**

The name of the corporation is:

**1<sup>ST</sup> MORTGAGE LENDER, INC.**  
**1204 STONE HARBOUR ROAD, WINTER SPRINGS, FL 32708**

**ARTICLE II - DURATION**

This corporation shall exist perpetually unless dissolved according to Florida law.

**ARTICLE III - PURPOSE**

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

**ARTICLE IV - CAPITAL STOCK**

The corporation is authorized to issue 1000 shares of (One) Dollar(s) (\$1.00) par value Common Stock, which shall be designated "Common Shares."

**ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT**

The name and street address of the Initial Registered Agents of this Corporation is:

Name: PARMANAND LUTCHMIDAT

Address: 1204 STONE HARBOUR ROAD

City: WINTER SPRINGS FL 32708

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Page 1

(H05000098403 3)

**ARTICLE VI - INITIAL BOARD OF DIRECTORS**

This corporation shall have ONE (1) director initially. The number of directors may be either increased or diminished from time to time by the By-laws, but shall never be less than one (1). The name and address of the initial director(s) of the corporation are as follows:

Name: PARMANAND LUTCHMIDAT, President

Address: 1204 STONE HARBOUR ROAD

City: WINTER SPRINGS FL 32708

**ARTICLE VII - INCORPORATORS**

The name and address of the person(s) signing these articles of Incorporation are as follows:

Name: PARMANAND LUTCHMIDAT

Address: 1204 STONE HARBOUR ROAD

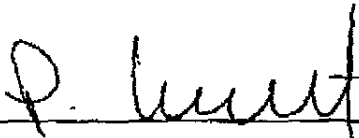
City: WINTER SPRINGS FL 32708

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Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

  
\_\_\_\_\_

PARMANAND LUTCHMIDAT /Registered Agent

4/20/05

\_\_\_\_\_  
Date

  
\_\_\_\_\_

PARMANAND LUTCHMIDAT /Incorporator

4/20/05

\_\_\_\_\_  
Date

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