Electronic Articles of Incorporation For

P05000067054 FILED May 06, 2005 Sec. Of State cblalock

1ST CHOICE MORTGAGE GROUP, 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:

1ST CHOICE MORTGAGE GROUP, INC.

Article II

The principal place of business address:

3535 HIGHWAY 17 SUITE 5 ORANGE PARK, FL. US 32003

The mailing address of the corporation is:

3535 HIGHWAY 17 SUITE 5 ORANGE PARK, FL. US 32003

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: 5,000

Article V

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

CONSTANCE F GULLETT 3535 HIGHWAY17 SUITE 5 ORANGE PARK, FL. 32003 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CONSTANCE F. GULLETT

Article VI

The name and address of the incorporator is:

CONSTANCE F. GULLETT 3535 HIGHWAY 17 SUITE 5 ORANGE PARK, FL 32003

Incorporator Signature: CONSTANCE F. GULLETT

Article VII

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

Title: P/VP CONSTANCE F GULLETT 3535 HIGHWAY 17, SUITE 5 ORANGE PARK, FL. 32003 US

Title: S/T CASSIE R CLARKSON 3535 HIGHWAY 17, SUITE 5 ORANGE PARK, FL. 32003 US

Article VIII

The effective date for this corporation shall be:

05/06/2005