

**Electronic Articles of Incorporation
For**

P05000079557
FILED
June 02, 2005
Sec. Of State
cblalock

XL CAPITAL MORTGAGES, 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:

XL CAPITAL MORTGAGES, INC.

Article II

The principal place of business address:

1050 NW 52ND STREET
FT. LAUDERDALE, FL. 33309

The mailing address of the corporation is:

1050 NW 52ND STREET
FT. LAUDERDALE, FL. 33309

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:

100

Article V

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

MARTIN F MALIGA
1050 NW 52ND STREET
FT. LAUDERDALE, FL. 33309

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

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Registered Agent Signature: MARTIN MALIGA

Article VI

The name and address of the incorporator is:

MARTIN F. MALIGA
1050 NW 52ND STREET
FT. LAUDERDALE, FL 33309

Incorporator Signature: MARTIN MALIGA

Article VII

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

Title: P
MARTIN F MALIGA
1050 NW 52ND STREET
FT. LAUDERDALE, FL. 33309

Article VIII

The effective date for this corporation shall be:

06/01/2005