

**Electronic Articles of Incorporation
For**

P05000090053
FILED
June 23, 2005
Sec. Of State
jshivers

FRESTAR MORTGAGE CORP.

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:

FRESTAR MORTGAGE CORP.

Article II

The principal place of business address:

19435 NW 24 AVENUE
MIAMI, FL. US 33056

The mailing address of the corporation is:

19435 NW 24 AVENUE
MIAMI, FL. US 33056

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER BUSINESS SERVICES

Article IV

The number of shares the corporation is authorized to issue is:

1

Article V

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

MONTHEA MAITLAND
19435 NW 24 AVE
MIAMI, FL. 33056

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

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Registered Agent Signature: MONTHEA MAITLAND

Article VI

The name and address of the incorporator is:

MONTHEA MAITLAND
19435 NW 24 AVENUE
MIAMI, FLORIDA 33056

Incorporator Signature: MONTHEA MAITLAND

Article VII

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

Title: P
MONTHEA MAITLAND
19435 NW 24 AVENUE
MIAMI, FL. 33056 US

Title: VP
RICKY YOUNG
19435 NW 24 AVENUE
MIAMI, FL. 33056 US

Title: SEC
KATHLEEN THORPE
3030 NW 203 LANE
MIAMI, FL. 33056 US

Title: TREA
KASSANDRA MILLER
5773 CEDAR CROFT COURT
LITHONIA, GA. 30058 US

Article VIII

The effective date for this corporation shall be:

06/23/2005