

**Electronic Articles of Incorporation
For**

P05000108319
FILED
August 04, 2005
Sec. Of State
jshivers

PEOPLE'S FIRST MORTGAGE AND LENDING, 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:

PEOPLE'S FIRST MORTGAGE AND LENDING, INC.

Article II

The principal place of business address:

407 EAST CRYSTAL LAKE STREET
ORLANDO, FL. 32806

The mailing address of the corporation is:

407 EAST CRYSTAL LAKE STREET
ORLANDO, FL. 32806

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:

1500

Article V

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

MICHAEL WILSON
407 EAST CRYSTAL LAKE STREET
ORLANDO, FL. 32806

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

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Registered Agent Signature: MICHAEL WILSON

Article VI

The name and address of the incorporator is:

MATTHEW CRYSTAL
850 PINE VIEW AVE
ROCKLEDGE, FL 32955

Incorporator Signature: MATTHEW CRYSTAL

Article VII

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

Title: P
MICHAEL WILSON
407 EAST CRYSTAL LAKE STREET
ORLANDO, FL. 32806

Title: VP
MATTHEW CRYSTAL
850 PINE VIEW AVE
ROCKLEDGE, FL. 32955