

**Electronic Articles of Incorporation
For**

P05000114024
FILED
August 16, 2005
Sec. Of State
thampton

FRIENDS & FAMILY MORTGAGE, 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:

FRIENDS & FAMILY MORTGAGE, INC.

Article II

The principal place of business address:

4161 SW 84 TERRACE
DAVIE, FL. US 33328

The mailing address of the corporation is:

4161 SW 84 TERRACE
DAVIE, FL. US 33328

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:

100

Article V

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

JOSE C BARRIOS
4161 SW 84 TERRACE
DAVIE, FL. 33328

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

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Registered Agent Signature: JOSE C BARRIOS

Article VI

The name and address of the incorporator is:

JOSE C BARRIOS
4161 SW 84 TERRACE
DAVIE, FL. 33328

Incorporator Signature: JOSE C BARRIOS

Article VII

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

Title: P
JOSE C BARRIOS
4161 SW 84 TERRACE
DAVIE, FL. 33328 US

Article VIII

The effective date for this corporation shall be:

08/16/2005