

**Electronic Articles of Incorporation
For**

P05000123365
FILED
September 07, 2005
Sec. Of State
clewis

1ST 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:

1ST FAMILY MORTGAGE INC.

Article II

The principal place of business address:

2005 PAN AM CIRCLE
SUITE 500
TAMPA, FL. 33607

The mailing address of the corporation is:

2005 PAN AM CIRCLE
SUITE 500
TAMPA, FL. 33607

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:

1000

Article V

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

EUGENE P HEITMAN II
12687 SW COUNTY RD 769
SUITE 2A
LAKE SUZY, FL. 34269

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

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Registered Agent Signature: EUGENE P HEITMAN II

Article VI

The name and address of the incorporator is:

WILLIAM R ARTHUR
617 STONE DRIVE
BRANDON FL 33510

Incorporator Signature: WILLIAM R ARTHUR

Article VII

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

Title: P
PAUL T TARIO
3312 BRIDGEFIELD DRIVE
LAKELAND, FL. 33803

Title: VP
WILLIAM R ARTHUR
617 STONE DRIVE
BRANDON, FL. 33510

Title: SEC
WILLIAM R ARTHUR
617 STONE DRIVE
BRANDON, FL. 33510

Article VIII

The effective date for this corporation shall be:

09/07/2005