

**Electronic Articles of Incorporation
For**

P06000018943
FILED
February 06, 2006
Sec. Of State
wcunningham

FIRST FLORIDA LENDERS, 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:

FIRST FLORIDA LENDERS, INC.

Article II

The principal place of business address:

8412 NW 52ND PLACE
CORAL SPRINGS, FL. US 33067

The mailing address of the corporation is:

8412 NW 52ND PLACE
CORAL SPRINGS, FL. US 33067

Article III

The purpose for which this corporation is organized is:

ORIGINATE AND SERVICE MORTGAGES

Article IV

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

1,000

Article V

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

MELISSA E SILVERSMITH
8412 NW 52ND PLACE
CORAL SPRINGS, FL. 33067

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

P06000018943
FILED
February 06, 2006
Sec. Of State
wcunningham

Registered Agent Signature: MELISSA SILVERSMITH

Article VI

The name and address of the incorporator is:

MELISSA SILVERSMITH
8412 NW 52ND PLACE

CORAL SPRINGS, FL 33067

Incorporator Signature: MELISSA SILVERSMITH

Article VII

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

Title: P
MELISSA E SILVERSMITH
8412 NW 52ND PLACE
CORAL SPRINGS, FL. 33067 US

Title: VP
ROGER L SILVERSMITH
8412 NW 52ND PLACE
CORAL SPRINGS, FL. 33067 US

Title: SEC
ROGER L SILVERSMITH
8412 NW 52ND PLACE
CORAL SPRINGS, FL. 33067 US

Article VIII

The effective date for this corporation shall be:

02/06/2006