## P06000120842

(Requestor's Name)
Sland Capital  MORIGAGE  44 Cocoanut Row  Palm Beach Towers  Suite M207  Palm Beach, FL 33480
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## ARTICLES OF INCORPORATION

OF

## ISLAND CAPITAL ADVISORS INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, the undersigned, hereby submit and file these Articles of Incorporation for the purposes of establishing a corporation for profit under the "Florida Corporation Act".

I.

The name of the corporation is:

ISLAND CAPITAL ADVISORS INC.

II.

This corporation will engage in the business of mortgage brokerage services permitted under the laws of the State of Florida and the United States of America.

III.

The maximum number of shares this corporation is authorized to have outstanding any one time is 5,000 shares of common stock with a par value of \$.10 per share. All or any of the capital stock of the corporation may be issued by the corporation from time to time for such consideration as may be determined upon and fixed by the Board of Directors as provided by law, and when such consideration has been received by the corporation, such shares shall be deemed fully paid.

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This corporation is to have perpetual existence, which shall begin as of September 18, 2006.

V.

The name of the corporation's initial registered agent, the address of the corporation's initial registered office and principal place of business which are the same is:

MERRILL LOCHMAIER (agent)

44 Cocoanut Row Suite M207 Palm Beach, Florida 33480 (office)

VI.

This corporation shall have one (1) director, constituting the initial Board of Directors and the name and address of the initial director of this corporation is:

MERRILL LOCHMAIER

44 Cocoanut Row Suite M207

President

Palm Beach, Florida 33480

VII.

The name and address of the incorporator is:

LEE MULDERRIG, 1713 Rio Vista Drive Fort Pierce, Florida 34949

In furtherance and not in limitation of the powers conferred by the laws and statutes of the State of Florida, the Board of Directors shall have the power to perform all acts mentioned in the "Florida General Corporation Act", and as the same may be amended from time to time.

IN WITNESS WHEREOF, I, the undersigned incorporator, for the purpose of forming a corporation to do business both within and beyond the State of Florida, have made and subscribed these Articles of Incorporation at Fort Pierce, Florida, for the purposes and uses aforesaid, and I hereby declare and certify the facts herein stated are true and accordingly have set my hand and seal hereunto this 18th day of September, 2006.

I, the undersigned, MERRILL LOCHMAIER, designated in paragraph V. as the corporation's initial registered agent, hereby certify I am a resident of the State of Florida and my business office is identical with the above designated initial registered agent office and I do hereby accept appointment as initial registered agent for the corporation on this 18th day of September, 2006.

