

**Electronic Articles of Incorporation
For**

P07000001717
FILED
January 04, 2007
Sec. Of State
shawkes

FIRST RATE LENDING COMPANY, 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 RATE LENDING COMPANY, INC.

Article II

The principal place of business address:

1103 OHIO AVE
PALM HARBOR, FL. 34683

The mailing address of the corporation is:

1103 OHIO AVE
PALM HARBOR, FL. 34683

Article III

The purpose for which this corporation is organized is:

MORTGAGE BORKER BUSINESS

Article IV

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

2000

Article V

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

CHARLES M TRAVIS
1103 OHIO AVE
PALM HARBOR, FL. 34683

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

P07000001717
FILED
January 04, 2007
Sec. Of State
shawkes

Registered Agent Signature: CHARLES TRAVIS

Article VI

The name and address of the incorporator is:

CHARLES TRAVIS
1103 OHIO AVE

PALM HARBOR, FL 34683

Incorporator Signature: CHARLES TRAVIS

Article VII

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

Title: P
CHARLES M TRAVIS
1103 OHIO AVE
PALM HARBOR, FL. 34683

Article VIII

The effective date for this corporation shall be:

01/03/2007