

TRANSMITTAL LETTER

P95000059808

Department of State
Division of Corporations
P.O. 6327
Tallahassee, FL 32314

600001552006
-03/02/95--01069--002
****122.50 ****122.50

Subject: First Federal Home Loan Corp.
(Proposed corporate name — must include suffix)

Enclosed is an original and one (1) copy of the articles of incorporation and a check
for:

() \$70.00 () \$ 78.75 (✓) \$122.50 () \$131.25

From:

Mr. Michael Terlaak

Name

12550 Biscayne Blvd., Ste. 605

Address

North Miami, FL 33181

City, State & Zip

(305) 895-2455

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

8/13/95
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ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The Name of the corporation shall be:

First Federal Home Loan Corp.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

12550 Biscayne Blvd., Ste. 605
North Miami, FL 33181

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 shares of common

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Mr. Michael Terlaak
12550 Biscayne Blvd., Ste. 605
North Miami, FL 33181

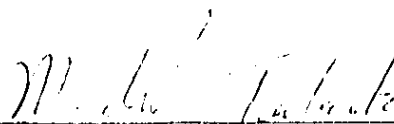
ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is (are):

Mr. Michael Terlaak
12550 Biscayne Blvd., Ste. 605
North Miami, FL 33181

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

Twentyseventh (27th) day of July 27, 1995.



signature

signature

signature

Article of Incorporation
Filing Fee — \$35

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: First Federal Home Loan Corp.

2. The name and address of the registered agent and office is:

Mr. Michael Terlaak

(Name)

12550 Biscayne Blvd., Ste. 605

(P.O. Box not acceptable)

North Miami, FL 33181

(City/State/Zip)

Having been named as registered agent and to accept service of process for the above state corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

M. Terlaak

(Signature)