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ATTORNEY AT LAW

JOSE C. CANAL

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September 10, 1996

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Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 323147

RE: Articles of Incorporation of QUALITY FIRST MORTGAGE LENDING, CORP.

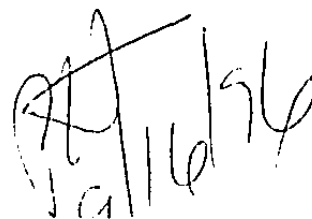
Gentlemen/Madam:

Enclosed please find the Articles of Incorporation for Quality First Mortgage Lending, Corp., accompanied with the filing fee of \$122.50. Please record the same and return to the undersigned along with a certified copy of the Articles of Incorporation.

Very truly yours,


JOSE C. CANAL, ESQUIRE

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9/16/96

THE ARTICLES OF INCORPORATION OF QUALITY FIRST MORTGAGE
LENDING, CORP.

THE UNDERSIGNED, acting as incorporator(s), sign the following
Articles of Incorporation for the purpose of forming a corporation
under the laws of the State of Florida.

ARTICLE I

The name of this corporation shall be:

QUALITY FIRST MORTGAGE LENDING, CORP.

ARTICLE II

The existence of the Corporation shall commence upon the
filing of these Articles of Incorporation with the Secretary of
State of the State of Florida and it shall be perpetual.

ARTICLE III

The Corporation may engage in any and all businesses and
activities permitted by the laws of the State of Florida. The
Corporation shall have all the powers vested in a corporation
organized under the and existing by virtue of such laws.

ARTICLE IV

The maximum number of shares of stock which the
corporation is authorized to issue and have outstanding at any time
shall be:

Number of Shares	Par Value per Share	Class of Stock
1000	\$1.00	Common

ARTICLE V

The street address of the initial registered office of the corporation shall be: 11890 S.W. 8th Street, Suite 303, Miami, Florida 33184 and the initial registered agent of the corporation at that address shall be: ANNA CHRISTINA COOPER, 11890 S.W. 8TH STREET, SUITE 303, MIAMI, FLORIDA 33184

The principal address of the corporation is:

QUALITY FIRST MORTGAGE LENDING, CORP.
11890 S.W. 8TH STREET
SUITE 303
Miami, Florida 33184

ARTICLE VI

The number of directors constituting the initial board of directors of the corporation and officers of the corporation shall be the number of persons whose names are set forth below. The name and address of each member of the initial board of directors and officers of the corporation who shall hold office until the first annual meeting of shareholders and his successors shall have been elected and qualified or until his/her earlier resignation, removal from office, or death is:

ANNA CHRISTINA COOPER, President/Secretary
11890 S.W. 8th Street, Suite 303
Miami, Florida 33184

The number of directors may be increased or decreased from time to time pursuant to the bylaws of the corporation, but shall not be less than one.

ARTICLE VII

The name and address of the incorporator of the corporation is:

The same as listed in Article VI.

16th The same executed at Miami, Dade County, Florida on this day of September, 1996.

Anna Christina Cooper
ANNA CHRISTINA COOPER
Incorporator

STATE OF FLORIDA

COUNTY OF DADE

16th The foregoing instrument was acknowledged before me this day of September, 1996 by ANNA CHRISTINA COOPER, as incorporator for QUALITY FIRST MORTGAGE LENDING, CORP., the corporation.

Jose C. Canady
Notary Public State of Florida
Name Print: _____

My Commission Expires:



JOSE C. CANADY
My Comm Exp. 6/22/98
Bonded By Service Ins
No. CC380003
☒ Personally Known ☐ Other L.D.

ACCEPTANCE BY REGISTERED AGENT

Anna Christina Cooper, having been appointed the registered agent of QUALITY FIRST MORTGAGE LENDING, CORP., agrees to act in such appointment and capacity and accepts the obligations imposed by Florida Statutes Section 607.0501.

Anna Christina Cooper
ANNA CHRISTINA COOPER
Registered Agent.

SEP 13 PM 12:24
TALLAHASSEE, FLORIDA