

P97000088344

MARK C. THURMAN
443 S.W. 67th Ave.
Coral Springs, Florida 33066
(954) 340-5000 Fax (954) 340-1070

September 30, 1997

Secretary of State Division of Corporations

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-10/01/97--01061--015
****122.50 ****122.50

Dear Sirs:

Please file the enclosed corporation and return a certified copy and certificate to me as soon as possible. Your cooperation is appreciated

Sincerely,



Mark C. Thurman

FILED
97 OCT -1 AM 8 35
TALLAHASSEE, FLORIDA

10/14/97



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

October 2, 1997

MARK C. THURMAN
4433 N.W. 67TH AVENUE
CORAL SPRINGS, FL 33067

SUBJECT: FIRST SECURTIY NATIONAL MORTGAGE CORPORATION
Ref. Number: W97000022612

We have received your document for **FIRST SECURTIY NATIONAL MORTGAGE CORPORATION** and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The articles of incorporation must be prepared in compliance with section 607.0202, Florida Statutes. Please refer to this section of the law.

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6933.

Dana Calloway
Document Specialist

Letter Number: 597A00048618

Mark C. Thurman
4433 N.W. 67th Ave.
Coral Springs, Florida 33067
(954) 340-5560 Fax (954) 340-0470

Ms. Dana Calloway
Florida Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32314

October 9, 1997

Dear Ms. Calloway:

Enclosed please find new Articles to replace the ones which had errors in them. We made many changes including the name and the incorporator and the number of directors. We would like these filed as they are now. We have already paid the fee and a copy of your letter is enclosed. We need these as fast as possible. If I can be of further help, please call.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mark C. Thurman', with a long horizontal flourish extending to the right.

Mark C. Thurman

ARTICLES OF INCORPORATION

FIRST SECURITY PRIVATE MORTGAGE CORPORATION

The undersigned, acting as incorporator of a for-profit corporation under the provisions of the Corporation Act, of the laws of the State of Florida adopts the following Articles of Incorporation for such

ARTICLE I

The name of the corporation is and shall be hereinafter known as FIRST SECURITY PRIVATE MORTGAGE CORPORATION.

ARTICLE II

The period of the duration of this corporation shall be perpetual.

ARTICLE III

The purposes for which this corporation is formed and organized are as follows:

The corporation is organized and shall be operated under the primary purpose and stated objective of operating as a licensed mortgage brokerage business and ultimately as a mortgage lending business in full conformance with all Federal, State and Local rules, laws and ordinances. To have and maintain such office or offices and related equipment as are necessary, convenient or expedient to administer the affairs of said corporation in the furtherance of the above-mentioned purpose(s) and to do any and all other acts and things necessary, convenient or expedient both within and without the premises and both within and without the State of Florida in order to effectively receive, administer, manage, operate, disburse and control funds and/or property of any nature which the corporation may have, all in the furtherance of the above-mentioned exclusive purpose(s) of said corporation and do any and all other acts and things which may become necessary which are permitted under the laws of the State of Florida and under all sections of the Internal Revenue Code.

ARTICLE IV

This corporation shall be authorized to issue 1,000,000 shares of common no par value stock. The corporation shall commence operation upon receipt of a minimum of \$20,000.00 paid in capital which receipt is herein acknowledged.

ARTICLE V

The address of the initial registered office of the Corporation in the State of Florida shall be and is 4433 N.W. 67th Ave., Coral Springs, Broward County, Florida 33067 which shall also be the principal business office address in the State of Florida, and the name of its initial registered agent for process at that address shall be Mr. William B. Fine.

ARTICLE VI

Subject to the limitations provided by law, all corporate powers and purposes shall be exercised by or under authority of; and the business affairs of such corporation shall be managed and conducted by a Board of Directors, the qualifications, manner of election and term of office which may be prescribed by the Bylaws of the corporation.

The initial Board of Directors shall consist of one in number, his name and address being:

William B. Fine

4433 N.W. 67th Ave.
Coral Springs, Florida 33067

ARTICLE VII

The Corporation reserves the right to amend, add to, or repeal any provision contained in these Articles, in the manner consistent with the laws of the State of Florida and in conformity with the Bylaws.

ARTICLE VIII

The internal affairs and regulations for the operation of the corporation shall be set forth and governed by the Bylaws of the corporation as they are set forth and amended and changed from time to time. The management control and responsibility for operations of the corporation shall be the sole responsibility of the Board of Directors.

ARTICLE IX

Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on by a licensed mortgage brokerage business or a mortgage lending corporation under any laws or regulations of any government or regulatory agency. The corporation shall also govern its activities under the guidelines of the Fair Credit Reporting Act, the Equal Housing Opportunity Act,

the Federal Reserve Regulations, and any and all State Banking and Finance regulations.

ARTICLE X

The name and address of the incorporator for this Corporation is:

William B. Fine

4433 N.W. 67th Ave.
Coral Springs, Florida 33067

ARTICLE XI


The private property of the officers, directors and members of the corporation shall not be subject to the payment of corporate debts to any extent whatever.

ARTICLE XII

The members of the corporation shall be those whose names are subscribed hereto and such additional members as may be admitted upon qualification, mode of election, and terms of admission, expulsion and suspension as shall be prescribed by the By-Laws and all members admitted after incorporation shall have the rights and privileges, and shall be subject to the same responsibilities, as members prior to incorporation.

I, the undersigned Incorporator, being a person legally competent to enter into contracts for the purpose of forming a corporation under Laws of the State of Florida, do hereby associate ourselves together for such purpose, and pursuant thereto do hereby adopt the above Articles of Incorporation for said corporation.

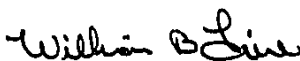
These Articles of Incorporation are hereby dated and executed this the 9th day of October, 1997.



William B. Fine - Incorporator

**NOTICE OF ACCEPTANCE
OF
REGISTERED AGENT FOR PROCESS**

Having been named to accept service of process for First Security Private Mortgage Corporation at the place designated in the Certificate of Incorporation, I, William B. Fine, agree to act in this capacity, and agree to comply with the provisions of Section 78.3 relative to keeping such office; and do further agree to accept all duties and responsibilities appertaining thereto.



William B. Fine

FILED
97 OCT -1 AM 8:37
TALLAHASSEE, FLORIDA