

P98000015610

K & K Accounting & Tax Service, Inc.  
4700 N. State Rd. 7  
Suite 221  
Fort Lauderdale, Florida 33319  
(305) 485-5252

February 11, 1998

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

800002431768--9  
-02/16/98-01103-015  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

Dear Sirs:

Enclosed are two (2) Copies of Articles of Incorporation of **FIRST FINANCIAL MORTGAGE GROUP, INC.** and the appointment of registered agent for filing purposes.

Also, enclosed is a check for \$70.00 to cover charter tax, filing fees, registered agent filing fee. No certified copy is requested at this time.

Thank you for your prompt attention to this matter.

Please remit the approved Articles of Incorporation to the above address.

Very Sincerely,

K & K Accounting & Tax, Inc.

*Donna Kent*

Donna Kent,  
President

FILED  
98 FEB 16 PM 2:45  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

*Donna Kent*

**ARTICLES OF INCORPORATION**  
**OF**  
**FIRST FINANCIAL MORTGAGE GROUP, INC.**

FILED  
98 FEB 16 PM 2:45  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The Undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation.

1. The name of the corporation is as follows:

**FIRST FINANCIAL MORTGAGE GROUP, INC.**

2. The period of its duration is **perpetual**.

3. The purpose is to engage in any activities or business permitted under the laws of the United States and the state of Florida.

4. The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows: 1,000 shares at par value of \$1.00 per share, common stock. All of the stock shall be payable in cash or other property, real or personal, tangible or intangible, or in labor or services actually performed for the corporation, in lieu of cash, at a just valuation to be fixed by the Board of Directors of this corporation.

5. This corporation shall commence to exist on the date which the Articles of Incorporation are filed in the Office of the Secretary of the State of Florida.

6. The principal office, registered agent, and registered office address is:

ROBERT LINZER - SS #534-98-8844  
7707 NORTH UNIVERSITY DRIVE  
SUITE 106A  
TAMARAC, FLORIDA 33351

7. The number of directors constituting its initial board of Directors is one (1), whose name and address is as follows:

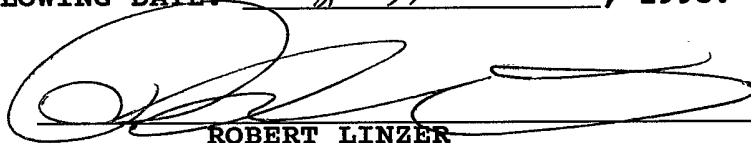
ROBERT LINZER - SS #534-98-8844  
7751 SPRINGFIELD LAKE DRIVE  
LAKE WORTH, FLORIDA 33467

8. The name and address of the initial incorporator is as follows:

ROBERT LINZER - 1000 SHARES  
7751 SPRINGFIELD LAKE DRIVE  
LAKE WORTH, FLORIDA 33467

9. This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation".

SIGNED ON THE FOLLOWING DATE: 2-11-, 1998.

A large, stylized handwritten signature in black ink, appearing to read 'Robert Linzer', is written over a horizontal line.

ROBERT LINZER  
Registered Agent

FILED  
98 FEB 16 PM 2:45  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

  
**ROBERT LINZER**  
Incorporator

SWORN TO AND SUBSCRIBED

BEFORE ME THIS 11 DAY OF FEBRUARY, 1998.

STATE OF FLORIDA }

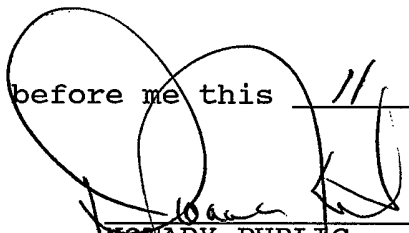
SS # 534-98-8844

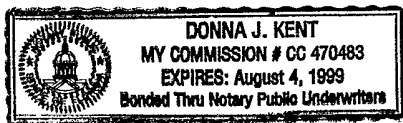
COUNTY OF BROWARD }

BEFORE ME, the undersigned authority, duly authorized to administer oaths and take acknowledgements, personally appeared **ROBERT LINZER**, who after first being duly sworn, deposes and says that he is the person described in and who subscribed to the Articles of Incorporation, and he did freely and voluntarily acknowledge before me according to law that he made and subscribed the same for the uses and purposes therein mentioned and set forth and furthermore, that the above facts are true and correct to the best of his knowledge and belief of **ROBERT LINZER**.

SWORN TO AND SUBSCRIBED before me this 11 day of FEBRUARY, 1998.

My Commission Expires:

  
NOTARY PUBLIC,  
STATE OF FLORIDA



FILED  
98 FEB 16 PM 2:45  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA