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FLORIDA PROFIT CORPORATION OR P.A.

SOUTH FLORIDA FIRST MORTGAGE, INC.

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B. McKnight JUN 17 1999

ARTICLES OF INCORPORATION  
OF

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SOUTH FLORIDA FIRST MORTGAGE, INC.

The undersigned incorporator hereby forms a corporation under  
Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

SOUTH FLORIDA FIRST MORTGAGE, INC.

The address of the principal office of this corporation shall  
be 9048 SW 152 Street, Miami, Florida 33157, and the mailing address  
of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

The corporation may transact or engage in any or all lawful  
activities or businesses permitted under the laws of the United  
States, the State of Florida, or any other state, county, territory  
or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is  
authorized to have outstanding at any one time is 100 shares of  
common stock having \$1.00 par value per share.

Deborah Mordecai Edwards, Esq.,  
Edwards & Carstarphen  
4960 S.W. 72 Avenue, 301  
Miami, Florida 33155  
(305) 669 3049 Tel  
(305) 662 1435 Fax  
FLA., Bar # 0897647

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ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 4960 S.W. 72 Avenue, #301, Miami, Florida 33155 and the name of the initial registered agent of the corporation is DEBORAH MORDECAI EDWARDS, whose address is 4960 S.W. 72 Avenue, #301, Miami, Florida 33155.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist in perpetuity.

ARTICLE VI. PREEMPTIVE RIGHTS

This corporation elects to have preemptive rights.

ARTICLE VII. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Directors, initially. The names and street addresses of the first members of the Board of Directors are:

MARCIA TIMOLL  
10201 Hammocks Blvd. 153-223  
Miami, FL 33196

ANDREW RAMSEY  
15025 S.W. 73<sup>rd</sup> Court  
Miami, Florida 33157

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ARTICLE VIII - OFFICERS

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The names and addresses of the initial officers of the corporation who shall hold office for the first year, or until their successors are elected or appointed are:

PRESIDENT:

Marcia Timoll  
10201 Hammocks Blvd. 153-223  
Miami, Fl 33196

SECRETARY:

Andrew Ramsey  
15025 S.W. 73<sup>rd</sup> Court  
Miami, Florida 33157

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ARTICLE IX. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is: Deborah Mordecai Edwards, whose address is, 4960 S.W. 72<sup>nd</sup> Avenue, Suite 301, Miami Florida 33155.

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and seal on this 15th day of June, 1999.

  
DEBORAH MORDECAI EDWARDS

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN  
ARTICLES OF INCORPORATION

DEBORAH MORDECAI EDWARDS, having a mailing address of 4960 S.W. 72<sup>nd</sup> Avenue, Suite 301, Miami Florida 33155, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

  
DEBORAH MORDECAI EDWARDS

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