

P97000072865

A.B.S. PARALEGAL AND TAX SERVICES, Inc.

7628-5 103rd Street
Jacksonville, FL 32210
904-777-1533

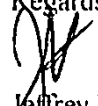
Department of State
Division Of Corporations
P.O. BOX 6327
Tallahassee, FL 32314

RE: Articles of Incorporation

Dear Sir:

Please find enclosed the original and 1 copy of the Articles of Incorporation for Mortgage Approval Service, Inc.. If you have any questions, please contact me at 904-777-1533.

Regards


Jeffrey L. Hill
ABS Paralegal
7628-5 103rd St.
Jacksonville, FL 32210

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

QC 8/22/97

ARTICLES OF INCORPORATION
OF
Mortgage Approval Service, Inc.

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

ARTICLE I. NAME

The name of the Corporation shall be: **Mortgage Approval Service, Inc.**

ARTICLE II. PRINCIPAL OFFICE

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

Business Address:
Highway 301 N.
Starke, FL 32091

Mailing Address:
4097 Lazy Acre Road
Middleburg, FL 32065

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ARTICLE III. SHARES

The number of shares that this corporation is authorized to have outstanding at any one time is: 750 shares having a par value of one dollar (\$1.00) per share.

ARTICLE IV. INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Mark Steven Cropper.
4097 Lazy Acre Road
Middleburg, FL 32065

ARTICLE V. INCORPORATOR(S)

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

Conrad E. Justice
9752 Heckscher Road
Jacksonville, FL 32226

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Mark Steven Cropper
10695 Beach Blvd
Jacksonville, FL 32216

James H. Trimble
4097 Lazy Acre Road
Middleburg, FL 32065

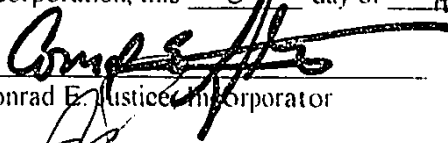
ARTICLE VI. LIABILITY OF STOCKHOLDERS

The private property of the stockholders shall not be subject to the payment of corporate debts.

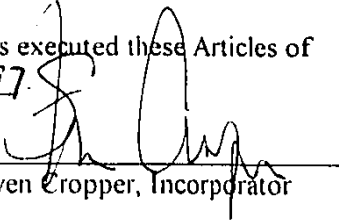
ARTICLE VII. AMENDMENTS

This corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation or any amendment hereto and any right conferred upon a shareholder is subject to this reservation.

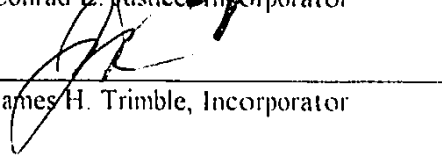
IN WITNESS WHEREOF, the undersigned incorporator(s) has executed these Articles of Incorporation, this 8 day of August, 1997.



Conrad E. Justice, Incorporator



Mark Steven Cropper, Incorporator



James H. Trimble, Incorporator

Having been named as registered agent and to accept service of process for the above stated corporation at the place of 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



Signature/ Registered Agent

8/18/97

Date