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99 NOV - 7 AM 7:18
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

November 3, 1999

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

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-11/05/99-01072-017
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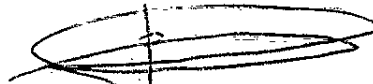
Re: Hersh Mortgage Services, Inc.

Dear Sir or Madam:

Please file the enclosed Articles of Incorporation of Hersh Mortgage Services, Inc. A check for \$70.00 payable to the Department of State for the filing fee is enclosed. We do not require a certified copy of the Articles.

If you have any questions or require anything further, please contact me.

Sincerely,



Roger S. Grimberg
Legal Assistant

Enclosure

ARTICLES OF INCORPORATION
OF
HERSH MORTGAGE SERVICES, INC.

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TALLAHASSEE, FLORIDA

The undersigned, acting as incorporator pursuant to Chapter 607 of the Florida Statutes, adopts the following Articles of Incorporation:

Article I.

HERSH MORTGAGE SERVICES, INC.

The name of this corporation is HERSH MORTGAGE SERVICES, INC.

Article II.

ADDRESS

The street address of the principal office of the corporation is 1275 Bennett Drive, Suite 200, Longwood, Florida 32750, and the mailing address of the corporation is the same.

Article III.

CAPITAL STOCK

This corporation is authorized to issue 25,000 shares of authorized stock all of one class at a par value of \$1.00 per share, to be designated "common shares."

Article IV.

REGISTERED AGENT

The name and street address of the initial registered agent and office of this corporation is Nisim Miora, 1275 Bennett Drive, Suite 200, Longwood, Florida 32750.

Article V.

INCORPORATOR

The name and address of the person signing these Articles is Nisim Miora, 1275 Bennett Drive, Suite 200, Longwood, Florida 32750.

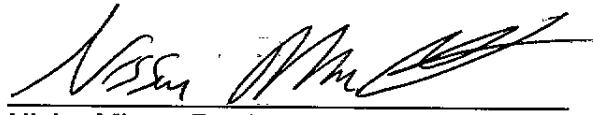
IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation, this ____ day of October, 1999.



Nisim Miora, Incorporator

CERTIFICATE OF ACCEPTANCE AS REGISTERED AGENT

In accordance with Section 607.0501(3), Florida Statutes, I hereby accept the designation, duties, and responsibilities as REGISTERED AGENT of HERSH MORTGAGE SERVICES, INC. and hereby state that I am familiar with and accept the obligation of that position.



Nisim Miora, Registered Agent

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