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## ARTICINS OF INCORPORATION

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### AHI MONTGAGE, INC.

The undersigned incorporator, for the purposes of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

#### ARTICLE 1 NAME

The name of the corporation shall be

ABI MORTGAGE, INC.

#### ARTICLE II DURATION

The corporation shall have a perpetual existence.

## JUN 18 ... 7 00 LINETARY OF STATE LANASSEE, FLORIDA

#### ARTICLE III PURPOSE

The purpose of this Corporation is to engage in any or all lawful business for which corporations may be incorporated under the laws of the United States and Florida.

## ARTICLE IV PRINCIPAL OFFICE

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

3600 State Road 7 Suite \$ 242 Miramar, FL 33023

#### ARTICLE V CAPITAL STOCK

The maximum number of shares which this corporation is authorized to have outstanding at any time is 7.500 shares of common stock having a par value of One Dollar.

#### ARTICLE VI INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

IAN I. GAYLE
101 S.W. 61st Avenue
Plantation, FL 33317

#### ARTICLE VII PRE-EMPTIVE RIGHTS

The holders of the common stock of this corporation shall have pro-emptive rights to purchase, at prices, terms and conditions that shall be fixed by the Board of Directors, those shares of common stock of the corporation which may be issued from time to time for money, property or past services in addition to that stock authorized and issued by the corporation. The pro-emptive right to any holder is determined by the ratio of the authorized and issued shares of common stock held by the holder and all shares or common stock currently authorized and issued.

## ARTICLE VIII INCORPORATOR(S)

The name and street address of the incorporator to these Articles of Incorporation is:

IAN I. GAYLE - PRESIDENT 101. S.W. 61st AVENUE PLANTATION, FL 33317

## ARTICLE IX INITIAL BOARD OF DIRECTORS

The Board of Directors shall consist of not more than five nor less than one member at any time, but the number of directors may be increased or decreased from time to time by vote of the stockholders. The initial Board of Directors shall consist of:

IAN I. GAYLE - PRESIDENT 101. S.W. 61st AVENUE PLANTATION, FL 33317

The undersigned has executed these Articles of Incorporation this 26 day of \_\_\_\_\_\_\_, 1996.

IAN I. GAYLE - President

NOTARY PUBLIC, STATE OF FLORIDA

My Comission Expires:

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MELEN M ROPER

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MY COMMISSION EXP

FEB. 10,1998

## ACCEPTANCE OF REGISTERED ACENT

Having been named to accept service of process for ABI MORTGAGE, INC., at the place designation in Article VI, IAN I. GAYLE agrees to accept this capacity, and agrees to comply with the provisions of Section 48.091 relative to keeping open such office.

Dated: 6/26/96

IAN T. GAYLE - REGISTERED AGENT

SOURCE FIRED PORTS OF STATE