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CORPORATION(S) NAME

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() Foreign () Limited Partnership () Reinstatement	() Dissolution () Annual Report () Reservation	() Mark () Other () Change of Registered Agent	1-800-432-3028
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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

January 13, 2000

EMPIRE

MIAMI, FL

SUBJECT: POPE MORTGAGE GROUP INCORPORATED

Ref. Number: W0000001090

We have received your document for POPE MORTGAGE GROUP INCORPORATED. However, the document has not been filed and is being returned for the following:

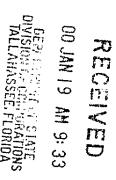
The name of the entity must be identical throughout the document.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6934.

Loria Poole Corporate Specialist

Letter Number: 800A00001872



ARTICLES OF INCORPORATION OF POPE MORTGAGE GROUP, INC. A Florida Corporation

00 JAN 19 PH 12: 48
SECRETARY OF STATE
TALLAHASSEE FLORID

The undersigned incorporator to the Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this corporation shall be Pope Mortgage Group, Inc.

ARTICLE II. PURPOSE

The general nature of the business and the objects and purposes proposed to be transacted and carried on are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might or could do, viz.:

a) Pope Mortgage Group, Inc.'s main goals is customers' satisfaction at all times and providing the utmost, complete, professional, and timely services to prospective customers.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that the corporation is authorized to have outstanding at any time shall be (100) shares of common stock of the par value of one dollar (\$1.00) per share.

ARTICLE IV. DURATION

The corporation shall have perpetual existence.

ARTICLE V. PRINCIPAL OFFICE

The principal office of this corporation shall be located at 3461 Charleston Blvd., in the City of Ft. Lauderdale, County of Broward, State of Florida, and the post office address of said principal office of the corporation shall be 3461 Charleston Blvd., Ft. Lauderdale, FL 33312.

ARTICLE VI. REGISTERED OFFICE AND AGENT

The registered office of the corporation shall be at 3673 W. Davie Blvd., Ft. Lauderdale, FL 33312 and the name of the initial registered agent at such address is Vanessa Pope. Either the registered office or the registered agent may be changed in a manner provided by law.

ARTICLE VII. INCORPORATOR (S)

The said name of Incorporator shall be Vanessa Pope whose address is at 3673 W. Davie Blvd., Ft. Lauderdale, FL 33312.

ARTICLE VIII. REGULATION OF BUSINESS

In furtherance of and not in limitation of the powers conferred by statute, the following specific provisions are made for the regulation of the business and the conduct of the affairs of the corporation:

1. Management. Subject to such restrictions, if any, as are herein expressed and such further restrictions, if any, as may be set forth in the Bylaws, the Board of Directors shall have the general management and control of the business and may exercise all of the powers of the corporation except such as may be by statute, or by the articles of incorporation or amendment thereto, or by the Bylaws as constituted from time to time, expressly conferred upon or reserved to the stock holders.

- 2. Officers. The corporation shall have such officers as may from time to time be provided n the Bylaws and such officers shall be designated in such manner and shall hold their offices for such terms and shall have such powers and duties as may be prescribed by the Bylaws or as may be determined from time to time by the Board of Directors subject to the Bylaws.
- 3. Contracts. No contract or other transaction between the corporation and any other firm, association, or corporation shall be affected or invalidated by the fact that any one or more of the directors of the corporation is or are interested in or is a member, director, or officer or are members, directors, or officers of such firm or corporation and any director or directors individually or jointly may be a party or parties to or may be interested in any contract or transaction of the corporation or in which the corporation is interested: and no contract, act, or transaction of the corporation with any person, firm, association, or corporation shall be affected or invalidated by the fact that any director or directors of the corporation is a party or are parties to or interested in such contract, act, or transaction or in any way connected with such person, firm, association, or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from contracting with the corporation for the benefit of himself or herself or any firm, association, or corporation in which he or she may in any way be interested.

ARTICLE IX. AMENDMENTS

This corporation reserves the right to amend alter, change or repeal any provision contained herein in the manner now or hereafter prescribed by law, and all rights conferred on stockholders herein are granted subject to this reservation.

In Witness Whereof, the undersigned has hereunto set her hand on this A day of January 2000.

Vanessa Pope

Incorporator

3461 Charleston Blvd.

Ft. Lauderdale, FL 33312

CONSENT FOR REGISTERED AGENT FOR POPE MORTGAGE GROUP, INC. A Florida Corporation

Having been named as registered agent and to accept service of process for the above stated corporation at the place 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 am familiar with and accept the obligations of my position as registered agent.

Dated: 1-12-2000

Vanessa Pope (Registered Agent)

3673 W. Davie Blvd.

Ft. Lauderdale, Florida 33312

