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ACCOUNT NO. : 072100000032

REFERENCE : 560108 8891A

AUTHORIZATION :

COST LIMIT : \$ 70.00

Patricia Pizit

ORDER DATE : January 21, 2000

ORDER TIME : 5:13 PM

ORDER NO. : 560108-005

CUSTOMER NO: 8891A

700003107877--0

CUSTOMER: Louis X. Amato, Esq
LOUIS X. AMATO, P.A.
LOUIS X. AMATO, P.A.
Suite 200
350 Fifth Avenue South
Naples, FL 34102

DOMESTIC FILING

NAME: ONE NATION MORTGAGE
ASSOCIATES, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janna Wilson

EXAMINER'S INITIALS:

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 JAN 24 PM 1:59

RECEIVED
00 JAN 24 PM 12:10
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

cf 1/24/00

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

00 JAN 24 PM 1:59

ARTICLES OF INCORPORATION
OF
ONE NATION MORTGAGE ASSOCIATES, 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:

ONE NATION MORTGAGE ASSOCIATES, INC.

The address of the principal office of this corporation shall be c/o Louis X. Amato, Esq., 350 Fifth Avenue South, Suite 200, Naples, Florida 34012, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, 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.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 350 Fifth Avenue South, Suite 200, Naples, Florida 34012, and the name of the initial registered agent of the corporation at that address is Louis X. Amato.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. INCORPORATOR

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

Corporation Service Company
1201 Hays Street
Tallahassee, Florida 32301

IN WITNESS WHEREOF, the undersigned agent of Corporation Service Company, has hereunto set their hand and seal of Corporation Service Company on January 24, 2000.

CORPORATION SERVICE COMPANY

By: Laura R Dunlap
Its Incorporator, Laura R. Dunlap

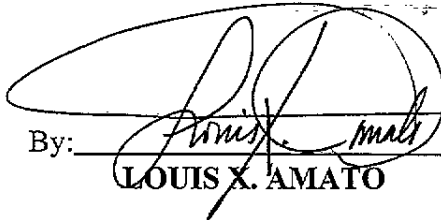
BKC/jjw

**ACCEPTANCE OF REGISTERED AGENT
DESIGNATED IN THE ARTICLES OF INCORPORATION**

LOUIS X. AMATO, an individual residing in this state and having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation :

One Nation Mortgage Associates, Inc.

is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: 
LOUIS X. AMATO

F:\FORMS\CORP\REGISTER.AGT

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 JAN 24 PM 1:59