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ACCOUNT NO. : 072100000032

REFERENCE : 608871 7206999

AUTHORIZATION :

Patricia Pizant

COST LIMIT : \$ 70

ORDER DATE : March 1, 2000

ORDER TIME : 9:09 AM

ORDER NO. : 608871-005

CUSTOMER NO: 7206999

100003154941--2

CUSTOMER: Mr. Douglas Hernberg
MR. DOUGLAS HERNBERG
MR. DOUGLAS HERNBERG
2478 Cat Cay Lane

Fort Lauderdale, FL 33312

DOMESTIC FILING

NAME: NATIONAL SERVICING, 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: Christine Lillich

EXAMINER'S INITIALS:

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 MAR -2 PM 3:56

RECEIVED
00 MAR -2 PM 3:49
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

00 MAR -2 PM 3:56

ARTICLES OF INCORPORATION
OF

NATIONAL SERVICING, 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:

NATIONAL SERVICING, INC.

The address of the principal office of this corporation shall be 2478 Cat Cay Lane, Ft. Lauderdale, Florida 33312, 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 no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors is:

Douglas Hernberg
Dir.

P.O. Box 15247
Plantation, Florida 33318

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

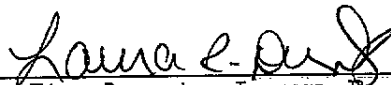
00 MAR -2 PM 3:56

ARTICLE VII. INCORPORATOR

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

The Company Corporation
1013 Centre Road
Wilmington, Delaware 19805

The undersigned incorporator has executed these
Articles of Incorporation on March 2, 2000.

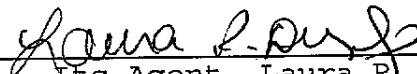


Its Agent, Laura R. Dunlap

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware
corporation authorized to transact business in this
State, having a business office identical with the
registered office of the corporation named above, and
having been designated as the Registered Agent in the
above and foregoing Articles, is familiar with and
accepts the obligations of the position of Registered
Agent under Section 607.0505, Florida Statutes.

By:



Its Agent, Laura R. Dunlap

CRL