

PO10000013590  
NICHOLE S. PANGERL

January 31, 2001

Division of Corporations  
Post Office Box 6327  
Tallahassee, FL 32314

Re: articles of incorporation: 1-2-3 Mortgage, Inc.

Dear Ladies/Sirs,

Enclosed please find a check in the amount of \$70, payable to the Secretary of State, for the filing of the enclosed articles of incorporation of:

1-2-3 Mortgage, Inc.

800003633508--3  
-02/05/01--01110--018  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

It is a for-profit corporation.

Most Cordially,

  
NICHOLE S. PANGERL

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01 FEB -5 PM 1:17  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

**1-2-3- MORTGAGE, 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:

**1-2-3- MORTGAGE, INC..**

The address of the principal office of this corporation shall be 1800  
N. Federal Highway, Suite 203, Pompano Beach, Florida 33062 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 \$5 par value per share.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLE IV. REGISTERED AGENT**

The street address of the initial registered office of the corporation shall be 218 North Gordon Road, Ft. Lauderdale, Fla. 33301-3736, and the name of the initial registered agent of the corporation at that address is:

Nichole Saffron Pangerl  
1800 N. Federal Highway, Suite 203  
Pompano Beach, Fla. 33062

**ARTICLE V. TERM OF EXISTENCE**

This corporation is to exist perpetually.

**ARTICLE VI. OFFICERS AND DIRECTORS**

This corporation shall have one officer/director, initially. The name and street address of the initial director/officer who shall hold office for the first year of the corporation, or until their successor is elected or appointed is:

Nichole Saffron Pangerl, President/Director  
1800 N. Federal Highway, Suite 203  
Pompano Beach, Fla. 33062

**ARTICLE VII. INCORPORATOR**

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

Nichole Saffron Pangerl  
1800 N. Federal Highway, Suite 203  
Pompano Beach, Fla. 33062

**ARTICLE VII - PREEMPTIVE RIGHTS**

Every shareholder upon the sale for cash of any new stock of this corporation of the same kind, class, or series as that which he already holds,

shall have the right to purchase his pro rata share thereof at the price at which it is offered to other. The sale of stock by the shareholder shall be limited and governed by a shareholders agreement.

IN WITNESS WHEREOF, the undersigned incorporator, registered agent and corporate officer has hereunto set his hand on January 31, 2001

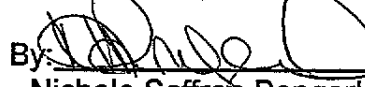
1-2-3- MORTGAGE, INC..

  
Nichole Saffron Pangerl

ACCEPTANCE BY REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above-named corporation at the place designated in these Articles of Incorporation, 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 I am familiar with and accept the obligations of my position as registered agent.

Date: January 31, 2001

By:   
Nichole Saffron Pangerl

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA