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CR2E031(7/97)

Examiner's Initials

ARTICLES OF INCORPORATION

OF

MARKET TRAC MORTGAGE, INC

I, the undersigned, being of full age, do hereby, for the purpose of forming and organizing a corporation for profit under the provisions of the Corporation Laws of the State of Florida, adopt and declare the following Articles of Incorporation covering the existence and organization of the corporation.

ARTICLE I - NAME

The name of this corporation shall be: MARKET TRAC MORTGAGE, INC

ARTICLE II - DURATION

The existence of this corporation shall begin upon the filing with the Secretary of State's office, and thereafter the existence of this corporation shall be perpetual.

ARTICLE III - PURPOSE

The general nature of the business to be transacted by this corporation, or the objects or purposes of the corporation shall be as follows:

- a. To engage in the general business of and any other lawful business under the corporate laws of the State of Florida.
- To own real and personal property necessary for the rendering of the above services.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 100 shares of One Dollar (\$1.00) per value common stock. Each of the said shares of stock shall entitle the holder thereof to One (1) vote at any meeting of the stockholders. All or any part of said capital stock may be paid for in cash, in property, or in labor or services at a fair valuation to be fixed by the Board of Directors at a meeting called for such purposes. All stock when issued shall be paid for and shall be non-assessable. The corporation is authorized to issue only one class of stock, and all issued stock shall be held of record by not more than thirty (30) persons.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 3404 EL PRADO, TAMPA, FLORIDA 33629, and the name of the initial registered agent of this corporation is:

Alton M. White, Jr. 201 E. Kennedy Blvd., Suite 1700 Tampa, FL 33602

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be increased from time to time by the by-laws. The name and address of the initial director of this corporation is:

Robert S. Houser, President
3404 El Prado
Tampa, FL 33629

Jeffrey Lemen, Vice President
3404 El Prado
Tampa, FL 33629

ARTICLE VII

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors and the shareholders.

<u>ARTICLE VIII - ISSUANCE OF SHARES</u>

The shares of capital stock of this corporation shall be issued initially to:

ROBERT S. HOUSER 100 Shares

ARTICLE IX - AMENDMENTS

The right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment hereto, is reserved unto the shareholders.

ARTICLE X - SUBSCRIBERS

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

ROBERT S. HOUSER, PRESIDENT 3404 EL PRADO TAMPA, FLORIDA 33629

IN WITNESS WHEREOF, the undersigned subscriber executed these

Articles of Incorporation this 2 day of February, 2001,

ROBERT S. HOUSER, President

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

BEFORE ME, the undersigned authority, on this 12 day of February, 2001, personally appeared ROBERT S. HOUSER, to me well known to be the person described and who signed the foregoing Articles of Incorporation, and acknowledged to me that he executed the same freely and voluntarily, for the uses and purposes therein expressed.

WITNESS my hand and official seal the date aforesaid.

NOTARY PUBLIC
STATE OF FLORIDA AT LARGE
My Commission Expires:



CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In compliance with Section 48.091, Florida Statutes, the following is submitted:

That MARKET TRAC MORTGAGE, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 3404 EL PRADO: TAMPA FLORIDA 33629, has named ALTON M. WHITE, JR., as its Agent to Accept Service of Process

within Florida.

Jeffer Lemen, Vice President

Having been named to Accept Service of Process for the above-stated Corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Dated this Aday of February, 2001

ALTON M. WHITE, Jr.

Resident Agent