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CONTACT:	CINDY HICKS	
DATE:	5-10-01	
REF. #:	0631.15990	P
CORP. NAME:	YOURIGLOO MORTO	AGE CORP.
	() TRADEMARK/SERVICE MARK EATION () LIMITED PARTNERSHIP () MERGER	
PLEASE RETUR		IMIT: \$
	() CERTIFICATE OF GOOD STANDING	PLAIN STAMPED COPY
Examiner's Initials		JBRYAN MAY 1 0 2001

ARTICLES OF INCORPORATION

OF

YOURIGLOO MORTGAGE CORP.

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The undersigned, acting as incorporator of **YOURIGLOO MORTGAGE CORP.**, pursuant to the Florida Business Corporation Act, adopts the following Articles of Incorporation:

ARTICLE I. NAME

The name of the corporation is:

Yourigloo Mortgage Corp.

<u>ARTICLE II. ADDRESS</u>

The principal place of business and mailing address of the corporation shall be 3701 FAU Boulevard, Suite 210, Boca Raton, FL 33431.

ARTICLE III. COMMENCEMENT OF EXISTENCE

The existence of the corporation will commence on the date of filing of these Articles of Incorporation with the Florida Department of State.

ARTICLE IV. PURPOSE

The corporation is organized to engage in any activity or business permitted under the laws of the United States and Florida.

ARTICLE V. AUTHORIZED SHARES

The maximum number of shares that the corporation is authorized to have outstanding at any time is 200 shares of common stock having a par value of \$.01 per share.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The name and the Florida street address of the initial registered agent are: NRAI Services, Inc., 526 East Park Avenue, Tallahassee, FL 32301

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator is:

Ted D. Rosen, Esq. Rosen & Tetelman, LLP 501 Fifth Avenue, Suite. 1404 New York, NY 10017



The incorporator of the corporation assigns to this corporation his rights under Section 607.0201, Florida Statutes, to constitute a corporation, and he assigns to those persons designated by the board of directors any rights he may have as incorporator to acquire any of the capital stock of this corporation, this assignment becoming effective on the date corporate existence begins.

ARTICLE VIII. BYLAWS

The power to adopt, alter, amend, or repeal bylaws shall be bested in the board of directors and the shareholders, except that the board of directors may not amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that the bylaw is not subject to amendment or repeal by the directors.

The undersigned incorporator, for the purpose of forming a corporation under the laws of the State of Florida, has executed these Articles of Incorporation this 8th day of May 2001.

Ted D. Rosen, Incorporator

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 I am familiar with and accept the obligations of my position as registered agent

NRAI Service, Inc.

Signature/Registered Agent
C. Baclet, Vice President