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SECRETARY OF STATE
TALLAHASSEE FLORIDA

June 12, 2001

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By Fedex

Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

Re: Incorporation of Dynamic Mortgage Corporation

Enclosed are original executed Articles of Incorporation for Dynamic Mortgage Corporation and our check number 2533 in the amount of \$78.75 payable to Florida Department of State. Please file the Articles and return a certified copy. A stamped return envelope is enclosed.

Very truly yours,


EDWARD J. SCHACK

D. WHITE JUN 14 2001

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ARTICLES OF INCORPORATION

FILED

DYNAMIC MORTGAGE CORPORATION

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The undersigned incorporator, for the purpose of forming a corporation under the Florida Corporation Act, Chapter 607, Florida Statutes, adopts the following Articles of Incorporation:

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I: NAME

The name of the corporation shall be **Dynamic Mortgage Corporation**.

ARTICLE II: PRINCIPAL OFFICE

The principal place of business of the corporation shall be at 4788 West Commercial Boulevard, Tamarac, FL 33319. The mailing address for the corporation shall be 4788 West Commercial Boulevard, Tamarac, FL 33319.

ARTICLE III: SHARES

The number of shares that the corporation is authorized to have outstanding at any time is 100.

ARTICLE IV: INITIAL DIRECTOR

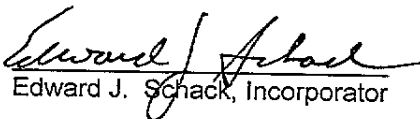
The initial Director of the corporation shall be Michael Schack, whose address is 4788 West Commercial Boulevard, Tamarac, FL 33319.

ARTICLE V: INITIAL REGISTERED AGENT AND STREET ADDRESS

The initial registered agent for the corporation is Edward J. Schack, whose street address is 7954 Pines Boulevard, Pembroke Pines, FL 33024.

ARTICLE VI: INCORPORATOR

The Incorporator of this corporation is Edward J. Schack, whose address is 7954 Pines Boulevard, Pembroke Pines, FL 33024.


Edward J. Schack, Incorporator

June 12, 2001

ACCEPTANCE OF REGISTERED AGENT

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.


Edward J. Schack, Registered Agent