

JUN 19-2001 (TUE) 17:00:00 CARLTON FIELDS  
**PA0000061149**  
Division of Corporations

P.001/004

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**Florida Department of State**  
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**FLORIDA PROFIT CORPORATION OR P.A.**

**New Wave Mortgage, Inc.**

Certificate of Status	0
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G. BLALOCK JUN 20 2001

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ARTICLES OF INCORPORATION  
OF  
NEW WAVE MORTGAGE, INC.

01 JUN 19 AM 8:50

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporator of a corporation under the Florida Business Corporation Act, adopts the following articles of incorporation for such corporation:

ARTICLE I

Name

The name of the corporation is NEW WAVE MORTGAGE, INC.

ARTICLE II

Initial Principal Office and Mailing Address

The Corporation's initial principal office and mailing address is 24 Palm Avenue, Palm Island, Miami Beach, Florida 33139.

ARTICLE III

Shares

The corporation shall have authority to issue 500 common shares with a par value of \$1.00 per share.

ARTICLE IV

Initial Registered Agent and Office

The street address of its initial registered office is c/o Carlton Fields, P.A., 100 S.E. Second Street, Miami, Florida 33131, and the name of its initial registered agent at that address is Marsha G. Madorsky.

ARTICLE V

Incorporator

The name and address of the incorporator is:

Name

Address

David W. Jamison, Jr.

100 S.E. Second Street  
Miami, Florida 33131

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**ARTICLE VI**  
**Initial Director**

The corporation initially shall have director, whose name and address :

Name  
Judy Richard

Address  
24 Palm Avenue  
Palm Island  
Miami Beach, Florida 33139

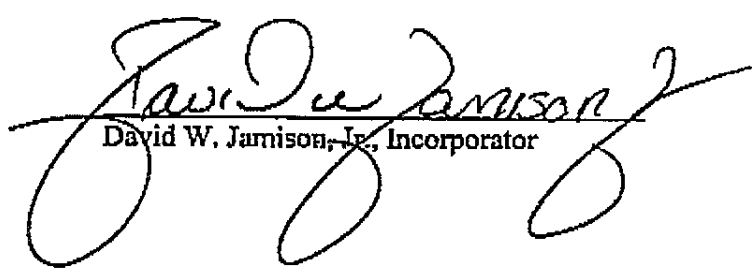
**ARTICLE VII**  
**Indemnification**

No director of the Corporation shall be personally liable to the Corporation or its shareholders for monetary damages to the Corporation or any other person for any statement, vote, decision or failure to act, regarding corporate management or policy, as a director, except to the extent that such exemption from liability or limitation thereof is not permitted under the Florida Business Corporation Act.

The Corporation shall indemnify to the full extent permitted by law any person who is made, or is threatened to be made, a party to any action suit or proceeding (whether civil, criminal, administrative or investigative) by reason of the fact that he or she is or was a director or officer of the Corporation or serves or served any other enterprises at the request of the Corporation. If the Florida Business Corporation Act is amended after the filing of these Articles of Incorporation of which this Article VII is a part to authorize corporate action further eliminating or limiting the personal liability of directors, then the liability of a director of the Corporation shall be eliminated or limited to the fullest extent permitted by the Florida Business Corporation Act as so amended.

Any repeal or modification of the foregoing paragraph by the shareholders of the Corporation shall not adversely affect any right or protection of a director of the Corporation existing at the time of such repeal or modification.

Dated this 13<sup>th</sup> day of June, 2001.

  
David W. Jamison, Jr., Incorporator

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**ACCEPTANCE BY REGISTERED AGENT**

Having been named as registered agent and to accept service of process for the Corporation, at the place designated as the registered office, the undersigned hereby accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of the undersigned's duties, and the undersigned is familiar with and accepts the duties and obligations of the undersigned's position as registered agent.

Dated this 13<sup>th</sup> day of June, 2001.

REGISTERED AGENT:  
CARLTON FIELDS, P.A.

By:

  
Marsha G. Madorsky

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STATE  
TALLAHASSEE, FLORIDA