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STEVEN A. SCIARRETTA, P.A.

ATTORNEYS AT LAW

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KAREN M. SCIARRETTA

STEVEN A. SCIARRETTA

LL.M. IN TAXATION

GLADES TWIN PLAZA
2300 Glades Road, Suite 302E
Boca Raton, Florida 33431
TELEPHONE: (407) 368-7978
TOLL FREE: (800) 545-8454
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SEAsset Protection: JATE
TRusiness and Taxation Hamile A
Probate Administration
Trusts and Estate Planning

VIA EXPRESS MAIL

June 29, 2001

Florida Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

500004457075--7 -07/03/01--01010--006 ****122.50 ******78.75

RE: MORTGAGES TO GO, INC.

Dear Sir/Madam:

Enclosed you will find a check in the amount \$122.50 as payment for all initial fees due in order to create and certify the above referenced corporation.

Also, enclosed you will find one original and one photocopy of the fully executed Articles of Incorporation for MORTGAGES TO GO, INC.

Please return a certified copy of the Articles of Incorporation, once filed, to me at our address as set forth above. A pre-paid Federal Express return envelope has been enclosed for your convenience.

Should you have any further questions or comments as regards this matter, please do not hesitate to contact me at my toll-free telephone number 1-800-545-8454.

Sincerely

STEVEN A SCIARRETTA, P.A.

STEVEN A. SCIARRETTA, ESQ.

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SECRETATION STATE TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION OF MORTGAGES TO GO, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I CORPORATE NAME

MORTGAGES TO GO, INC.

ARTICLE II NATURE OF CORPORATE BUSINESS

The Corporation is organized for the purpose of transacting any or all lawful 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 this Corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having \$0.01 par value per share.

ARTICLE IV PREEMPTIVE RIGHTS

Shareholders of the Corporation shall have preemptive rights to acquire their pro-rata share of stock of the Corporation for all issues of any class of stock of the Corporation no matter when authorized, and for whatever consideration is contemplated to be received by the Corporation, including, but not limited to, cash, other property, services, the acquisition of other corporation's shares or property through merger or the extinguishment of debts. Preemptive rights shall apply to the reissue of all redeemed or otherwise acquired shares including the reissue of treasury shares.

THIS INSTRUMENT PREPARED BY: Steven A. Sciarretta, Esq. FBN 542695 Steven A. Sciarretta, P.A. 2300 Glades Road, Suite 302E Boca Raton, FL 33431 Tel (561) 368-7978

ARTICLE V EXISTENCE

This Corporation is to exist perpetually.

ARTICLE VI DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation is one (1). The number of Directors may be either increased or decreased from time to time by an amendment of the By-Laws, but shall never be less than one (1). The names and addresses of the initial Board of Directors are:

Robert A. Banner 1515 N. Federal Highway, Suite 107 Boca Raton, FL 33432

All Directors of the Corporation shall have the right to vote on all contracts and other transactions of the Corporation regardless of their interests therein and no such contract of other transaction between this Corporation and any one or more of its Directors or Shareholders or any other corporation, firm, association, or entity in which one or more of its Directors or Shareholders are directors or are financially interested in shall be either void or voidable because of such relationship or interest.

ARTICLE VII INCORPORATOR

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

Robert A. Banner 1515 N. Federal Highway, Suite 107 Boca Raton, FL 33432

ARTICLE VIII REGISTERED AGENT AND PRINCIPAL OFFICE

The Corporation's initial Registered Agent and Principal Office in the State of Florida are:

Steven A. Sciarretta, Esq. 2300 Glades Road, Suite 302E Boca Raton, FL 33431

ACCEPTANCE OF REGISTERED AGENT

Having been named initial Registered Agent to accept service of process on the Corporation at the initial Registered Office designated in these Articles of Incorporation, I hereby accept such appointment and consent to act in such capacity and agree to comply with all of the requirements of law pertaining thereto.

Registered Agent

Steven A. Sciarretta, Esq. 2300 Glades Road, Suite 302E

Boca Raton, FL 33431

IN WITNESS WHEREOF, I, the Incorporator, have executed these Articles of Incorporation this date: June 2, 2001.

Incorporator

Robert A. Banner 1515 N. Federal Highway, Suite 107 Boca Raton, FL 33432 O1 JUL -2 PM 1: 14
SECKL STATE
TALLAHASSEE, FLORIDA