A Division of Corporations

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Florida Department of State

Division of Corporations Public Access System Katherine Harris, Secretary of State

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To:

Division of Corporations

Fax Number : (850)205-0381

From:

Account Name

: CORPORATE CREATIONS INTERNATIONAL INC.

Account Number : 110432003053 Phone

: (305)672-0686

Fax Number

: (305)672-9110

FLORIDA PROFIT CORPORATION OR P.A.

SUNCOAST MORTGAGE OF SOUTH FLORIDA, INC.

Certificate of Status	1
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ARTICLES OF INCORPORATION

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Article I. Name

The name of this Florida corporation is: SUNCOAST MORTGAGE OF SOUTH FLORIDA, INC.

Article II. Address

The Corporation's mailing address is: SUNCOAST MORTGAGE OF SOUTH FLORIDA, INC. 18335 N.W. 44th Place Miami FL 33055

Article III. Registered Agent

The name and address of the Corporation's registered agent is: Corporate Creations Network Inc. 941 Fourth Street #200 Miami Beach FL 33139

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is: Abraham Darwish

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

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Article V. Capital Stock

The Corporation shall have the authority to issue 100 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is: Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on August 27, 2001.

The undersigned incorporator executed these Articles of Incorporation on August 28, 2001.

CORPORATE CREATIONS INTERNATIONAL INC.

Julie A. Fine Vice President

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686

CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

CORPORATION:

SUNCOAST MORTGAGE OF SOUTH FLORIDA, INC.

REGISTERED AGENT/OFFICE:

Corporate Creations Network Inc. 941 Fourth Street #200 Miami Beach FL 33139

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

CORPORATE CREATIONS NETWORK INC.

Julie A. Fine, Vice President

Date: August 28, 2001

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