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Barbara A. Voelker
2065 SE 28th Terrace
Cape Coral, FL 33904
(941) 542-6363

FILED

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

August 29, 2001

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Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

RE: THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

Greetings:

Enclosed are an original and a copy of the Articles of Incorporation of the above referenced corporation. Please file the original, indicate the filing date on the copy, and return the copy to me.

Also enclosed is a check covering the fees and charges for the items listed below, as indicated and marked with a "X".

- X A. Articles of Incorporation Filing Fee \$35.00
- X B. Registered Agent Designation Filing Fee \$35.00
- X C. Certified copy of Articles of Incorporation \$10.00 (optional)

If the chosen corporate name is unavailable, please call me immediately. Thank you for your cooperation.

Cordially,

X Barbara A. Voelker
Barbara A. Voelker

SC/dt

Enclosures

COBENLOCK SEP 06 2001

**ARTICLES OF INCORPORATION
OF
THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.**

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TALLAHASSEE, FLORIDA

ARTICLE I. NAME

The name of this corporation shall be THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

ARTICLE II. COMMENCEMENT & DURATION

The commencement of the corporation's existence shall be at the time of filing of these Articles of Incorporation by the Department of State. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of conducting any and all lawful business activities permitted under the laws of the State of Florida and the United States of America.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue 100 par shares of common capital stock, at \$1.00 per share par value.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds, shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares the capital stock of this corporation, without first offering such shares for sale to this corporation at the net asset value thereof. Such offer shall be in writing, signed by the shareholder, sent by register or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails to refuse, within such period, to make satisfactory arrangements for the purchases of such shares, the shareholder shall have the right to dispose of such shares without any further restrictions.

On the death on any shareholder, this corporation shall have the right to purchases any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry the following legend:

"These shares are held subject to certain transfer
Restrictions imposed by this corporation's Articles
of Incorporation, a copy of which is on file at
this corporation's principal office."

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of directors on the corporation's Initial Board of Directors shall be two. The number of directors may be increased or decreased from time to time, as provided in this corporation's bylaws, but shall never be less than one. The name and address of each individual who shall serve as a member of the Initial Board of Directors are:

Barbara A. Voelker	2065 SE 28 th Terrace Cape Coral, FL 33904
Marilyn L. Monsalve	3426 SW 25 th Court Cape Coral, FL 33914

ARTICLE VIII. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, to the full extent permitted by law.

Articles of Incorporation of
THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

**ARTICLE IX. PERINCIPAL OFFICE & INITIAL REGISTERED OFFICE &
AGENT**

The address of this corporation's principal office and the address of this corporation's initial registered office shall be 870 S.E. 47th Street, Cape Coral, FL 33904.

The name of the individual who shall serve as this corporation's initial registered agent at the address is:

Barbara A. Voelker

ARTICLE X. INCORPORATOR

The name and address of the individual who shall serve as this corporation's Incorporator is:

Barbara A. Voelker
2065 SE 28th Terrace
Cape Coral, FL 33904

ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.

X Barbara A. Voelker 8/29/01
Incorporator

Articles of Incorporation on
THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

I hereby accept my designation as resident agent and agree to serve as the resident agent of THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

Barbara A. Voelker 8/29/01
Barbara A. Voelker
Registered Agent

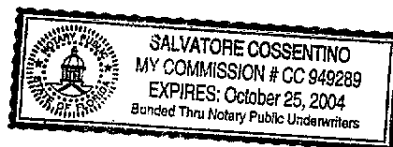
State of Florida

County of Lee

On August 29, 2001, Barbara A. Voelker, designated above as the individual who shall serve as the corporations initial registered agent, and the individual, designated above, as the corporation's Incorporator, personally appeared before me and signed and acknowledged signing these Articles of Incorporation of THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

Salvatore Cosentino 8/29/01
Notary Public

Commission Expiration Date:



Articles of Incorporation of
THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.

CERTIFICATE OF DESIGNATION

REGISTERED AGENT/REGISTERED OFFICE

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designation the registered office/ registered agent, in the State of Florida.

1. The name of the corporation is:
THE MORTGAGE EXPRESS OF S.W. FLORIDA, INC.
2. The name and address of the registered agent and office is:
Barbara A. Voelker
870 S.E. 47th Street
Cape Coral, FL 33904

ACCEPTANCE

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 OBLIGATION OF MY POSITION AS REGISTERED AGENT.

August 29, 2001

Barbara A. Voelker 8/29/01
Registered Agent

Registered Agent Filing Fee \$35.00
REGISTERED AGENT DESIGNATION CERTIFICATE