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Florida Department of State
Division of Corporations
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To:

Division of Corporations
Fax Number : (850) 205-0381

From:

Account Name : FLORIDA INCORPORATORS, INC.
Account Number : 075350000473
Phone : (305) 379-7907
Fax Number : (305) 402-3141

EFFECTIVE DATE
02-01-03

FLORIDA PROFIT CORPORATION OR P.A.

Equity Mortgage Inc.

Certificate of Status	0
Certified Copy	1
Page Count	04
Estimated Charge	\$78.75

02-10-03
TD

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Articles Of Incorporation
Of
EQUITY MORTGAGE INC.

2003 FEB -7 AM 3:43

FILED

THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION,
UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE
FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the corporation is EQUITY
MORTGAGE INC.

EFFECTIVE DATE
02-01-03

SECOND: The period of its duration is perpetual.

THIRD: The date of the commencement of the
corporate existence shall be February 1, 2003.

FOURTH: The purpose or purposes for which the
corporation is organized is to engage in the transaction
of any or all lawful business for which the corporation
may be incorporated under the provisions of the Florida
Business Corporation Act.

FLORIDA INCORPORATORS, INC.
8875 Hidden River Pkwy, Ste 300 1
Tampa, FL 33637
(813) 632-7882

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FIFTH: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) SHARES of capital stock, \$.001 par value each.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is ONE (1) and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until his successor is elected and qualified is:

Ingram Ojiyi
901 Lyons Road #1201
Coconut Creek, FL 33063

SEVENTH: The name and address of the incorporator is:

Mark Hankins
8875 Hidden River Parkway, Suite 300
Tampa, FL 33637-2087

EIGHTH: The name and address of the initial registered agent and the initial registered office is:

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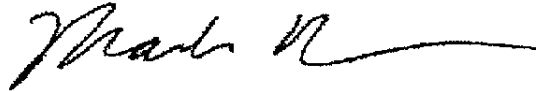
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Florida Incorporators, Inc.
8875 Hidden River Parkway, Suite 300
Tampa, FL 33637-2087

NINTH: The mailing address and principal office of
the corporation is:

EQUITY MORTGAGE INC.
901 Lyons Road #1201
Coconut Creek, FL 33063

DATED: February 7, 2003

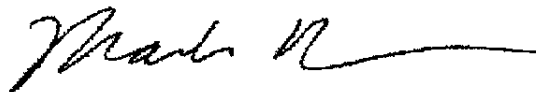


MARK HANKINS
Incorporator

ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and
responsibilities as registered agent of the corporation.

FLORIDA INCORPORATORS, INC.



By:

MARK HANKINS, President

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