

| (Requestor's Name) |
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| (Address) |
| (Address) |
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| PICK-UP WAIT MAIL |
| (Business Entity Name) |
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CT CORPORATION

March 18, 2003

Secretary of State, Florida 409 East Gaines Street Tallahassee FL 32399

Re: Order #: 5810311 SO

Customer Reference 1: 040120.002 Customer Reference 2: Howard Turner

Dear Secretary of State, Florida:

Please file the attached:

LTAC Mortgage Lenders, Inc. (FL) Incorporation Florida

Enclosed please find a check for the requisite fees. Please return evidence of filing(s) to my attention.

If for any reason the enclosed cannot be filed upon receipt, please contact me immediately at (850) 222-1092. Thank you very much for your help.

Sincerely,

Katrina Forsman
Fulfillment Specialist
Katrina_Forsman@cch-lis.com

660 East Jefferson Street Tallahassee, FL 32301 Tel. 850 222 1092 Fax 850 222 7615

STATE OF FLORIDA

ARTICLES OF INCORPORATION

OF ...

LTAC MORTGAGE LENDERS, INC.

I.



The corporate name that satisfies the requirements of section 607.0401, F.S. is: LTAC Mortgage Lenders, Inc. (the "Corporation").

II.

The principal place of business and mailing address of the Corporation is 1001 U.S. Highway One, Suite 206, Jupiter, Florida 33477.

III.

The number of shares the Corporation is authorized to issue is 10,000 shares of voting common stock, no par value.

IV.

The registered office address of the Corporation is 1200 South Pine Island Road, Plantation, Florida 33324 and the name of the registered agent of the Corporation at such address is CT Corporation System.

V.

The street address of the incorporator of the Corporation is Suite 3100, Promenade II, 1230 Peachtree Street, N.E., Atlanta, Georgia 30309-3592. The name of the incorporator of the Corporation is Howard E. Turner.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Signature/Registered Agent

Signature/Incorporator

Date

3/17/03

Date