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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

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FLORIDA PROFIT CORPORATION OR P.A.

Mortgage Insurance Department Inc.

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

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Articles Of Incorporation

Of

Mortgage Insurance Department Inc.

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TALLAHASSEE, FLORIDA
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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 Mortgage Insurance Department Inc.

SECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

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 Parkway, Suite 300
Tampa, FL 33637-2087
(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 TWO (2) and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and qualified are:

Jeremy Zollers
283 Presque Isle Drive
Port Charlotte, FL 33954

Robert J. Ricca
3711 SE 10th Ave #204
Cape Coral, FL 33904

David A. Broecker
5291 Mahogany Run Ave #922
Sarasota, FL 34241

SEVENTH: The name and address of the incorporator is:

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

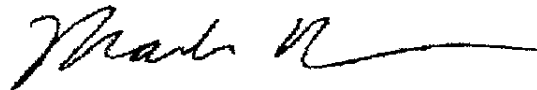
EIGHTH: The name and address of the initial
registered agent and the initial registered office is:

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

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

Mortgage Insurance Department Inc.
901 Venetia Bay Executive Center Ste
250
Venice, FL 34292

DATED: July 3, 2003



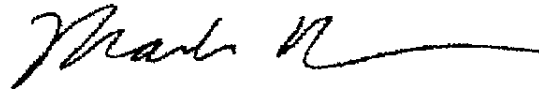
MARK HANKINS
Incorporator

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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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