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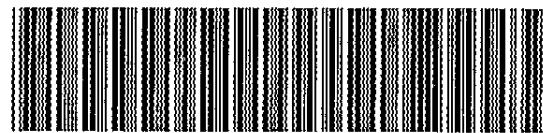
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FLORIDA STATE
TALLAHASSEE FLORIDA

107/11/03

ARTICLES OF INCORPORATION
OF
Elite Mortgage Executives, Inc.

The undersigned incorporator, for the purpose of forming a corporation under the Florida business Corporation Act, hereby adopts the following articles of incorporation.

FILE

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FLORIDA
STATE
TALLAHASSEE FLORIDA

ARTICLE I NAME

The name of the Corporation shall be: Elite Mortgage Executives, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

201 Park Place, Suite 318
Altamonte Springs, Florida 32701

ARTICLE III SHARES

The number of shares that this corporation is authorized to have outstanding at any one time is: 1500 at \$0.01 par value per share.

ARTICLE IV INITIAL DIRECTORS

The name(s) and address(s) of the initial Director(s) is/are:

Keith LaPrade
841 Grand Regency Pointe Ste 106
Altamonte Springs, Florida 32714

ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

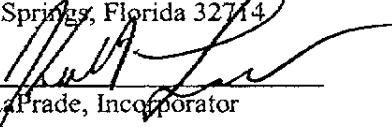
The name and Florida street address of the initial registered agent is:

Gina LaPrade
841 Grand Regency Pointe, Suite 106
Altamonte Springs, Florida 32714

ARTICLE VI INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is:

Keith LaPrade
841 Grand Regency Pointe, Ste 106
Altamonte Springs, Florida 32714


Keith LaPrade, Incorporator

6-30-03
Date

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 obligations of my position as registered agent.


Gina LaPrade, Registered Agent

6-30-03
Date