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July 21, 2003

CORPORATION NAME (S) AND DOCUMENT NUMBER (S):

Emes Discount Mortgage Company, Inc.

Filing Evidence Plain/Confirmation Co	рру	Type of Docum	
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ARTICLES OF INCORPORATION

OF

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EMES DISCOUNT MORTGAGE COMPANY, INCHESTATE OF STATE

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, does hereby act as an incorporator in adopting and filing the following Articles of Incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the corporation ("Corporation") is EMES DISCOUNT MORTGAGE COMPANY, INC.

ARTICLE II

The existence of the corporation shall be perpetual and shall begin on the date these articles are filed with the Florida Department of State.

ARTICLE III

The street address of the principal office of the Corporation is 3010 North Military Trail, Suite 210, Boca Raton, Florida 33431.

ARTICLE IV

The maximum number of shares this Corporation is authorized to issue is 10,000, all of which shall be Common Shares, with a par value of \$.01 per share. All Common Shares shall be identical with each other in every respect and the holders thereof shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE V

The initial street address of the Corporation's registered office is 3010 North Military Trail, Suite 210, Boca Raton, Florida 33431. The initial registered agent for the Corporation at that address is Gary M. Krasna, P.A.

ARTICLE VI

The corporation is formed to engage in the mortgage brokerage business and in any activity permitted under the laws of the State of Florida.

ARTICLE VII

The name and street address of the person signing these articles of incorporation is:

Name

Address

Gary M. Krasna

3010 North Military Trail, Suite 210 Boca Raton, Florida 33431.

1.7.4.

ARTICLE VIII

The corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 17^{th} day of July, 2003

Name: Gary M. Krasna

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for EMES DISCOUNT MORTGAGE COMPANY, INC., at the place designated in the Articles of Incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).

Name: Gary M. Krasna

Date: July 17, 2003

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