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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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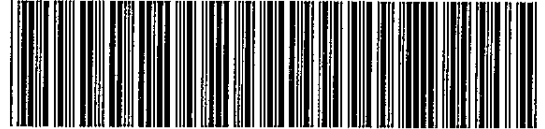
(Business Entity Name)

(Document Number)

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# Hayes Lorenzen Lawyers PLC

James P. Hayes  
Karen A. Lorenzen\*  
Clinton J. McCord  
Julia C. Albul

March 31, 2004

Department of State  
Division of Corporations  
PO Box 6327  
Tallahassee, FL 32314

VIA FEDERAL EXPRESS

Re: Mortgage Yes, Inc.

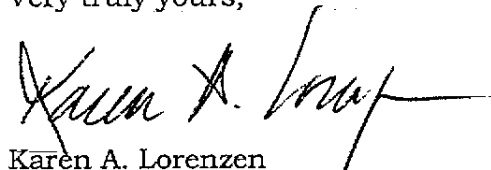
To Whom It May Concern:

Enclosed are the original and two copies of the Articles of Incorporation and a check for \$87.50, filing fee, certified copy and Certificate of Status from:

Karen A. Lorenzen  
Hayes Lorenzen Lawyers PLC  
Plaza Centre One, Suite 580  
125 S Dubuque Street  
Iowa City, IA 52240  
Phone: 319-887-3688

Thank you for your prompt attention to this matter. Would you please return the certified copies in the enclosed Federal Express envelope.

Very truly yours,



Karen A. Lorenzen

Suite 580  
Plaza Centre One  
125 S. Dubuque Street  
Iowa City, IA 52240-5678

KAL/caf

—Enclosures

Phone: 319 887 3688  
Fax: 319 887 3687  
jhayes@hlplc.com  
klorenzen@hlplc.com  
cmccord@hlplc.com  
ialbul@hlplc.com

\* Also admitted in Florida  
| Only admitted in California

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION  
OF  
MORTGAGE YES, INC.**

The undersigned incorporator hereby forms a corporation  
under Chapter 607 of the laws of the State of Florida.

**ARTICLE I. NAME**

The name of the corporation shall be:

**MORTGAGE YES, INC.**

The address of the principal office of this corporation shall be 83 Pine  
Street, Windermere, Florida 34786, the mailing address of the corporation  
shall be the same.

**ARTICLE II. NATURE OF THE BUSINESS**

This corporation may engage or transact in any or all lawful  
the activities or business permitted under the laws of the United States, the  
State of Florida or any other state, country, territory or nation.

### **ARTICLE III. CAPITAL STOCK**

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having no par value per share.

### **ARTICLE IV. REGISTERED AGENT**

The Street address of the initial registered agent of the office of the corporation shall be 585 Technology Park Drive, Suite 105, Lake Mary, Florida 32746, and the name of the initial registered agent of the corporation at the address is Bruce Napolitano.

### **ARTICLE V. TERM OF EXISTENCE**

This corporation shall exist perpetually.

### **ARTICLE VI. DIRECTORS**

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of the Board of Directors, subject to any limitation set

forth in these Articles of Incorporation. This corporation shall have the following Board of Directors, initially. The names and addresses of the initial members of the Board of Directors are:

Dan Jones, President and Treasurer, 83 Pine Street,  
Windermere, Florida 34786.

Bruce Napolitano, Vice President and Secretary, 105 Squirrel  
Trail, Longwood, Florida 32779.

#### **ARTICLE VII. INCORPORATOR**

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

Karen A. Lorenzen

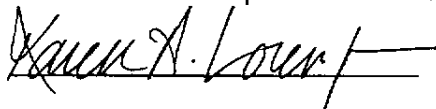
Attorney at Law

HayesLorenzen Lawyers, PLC

125 S. Dubuque Street, Suite 580

Iowa City, Iowa 52240

The undersigned Incorporator has executed these  
Articles of Incorporation on March 30, 2004.

A handwritten signature in black ink, appearing to read "Karen A. Lorenzen", written over a horizontal line.

Karen A. Lorenzen, Incorporator.

**ACCEPTANCE OF REGISTERED AGENT  
DESIGNATED IN THE ARTICLES OF INCORPORATION**

Bruce Napolitano, an individual residing in this state,  
having a business office identical with the registered office of  
incorporation named below, and having been designated as  
the Registered Agent in the above and foregoing Articles of  
Incorporation of:

**MORTGAGE YES, INC**

Bruce Napolitano is familiar with and accepts the  
obligations of the position of Registered Agent under Section  
807.0505, Florida Statutes.

By: Bruce Napolitano

Bruce Napolitano

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STATE  
TALLAHASSEE, FLORIDA

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