16:20 JAN-20-2005 Division of Corporations

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Florida Department of State

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Account Name : BUSINESS FILINGS Account Number: 105256001620 Phone : (608)827-5300 Fax Number : (608)827-5501

FLORIDA PROFIT CORPORATION OR P.A.

NECIP AKBAY MORTGAGE INC.

Certificate of Status	0
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SECRETARY OF STATE DIVISION OF COMMENTATIONS

ARTICLES OF INCORPORATION

In compliance with Chapter 607, F.S.

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ARTICLE I NAME

The name of the corporation shall be: NECIP AKBAY MORTGAGE INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 4351 Dixie Hwy., Palm Bay, Florida 32905.

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: Mortgage Service.

ARTICLE IV SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 2,000. The par value of each share of stock is \$0.01.

ARTICLE V OFFICERS/DIRECTORS

The initial director of the corporation is:

Necip Akbay, 1641 Canes Ave., Palm Bay, Florida 32907

The initial officers of the corporation are:

Necip Akbay, President, 1641 Canes Ave., Palm Bay, Florida 32907

Necip Akbay, Vice-President, 1641 Canes Ave., Palm Bay, Florida 32907

Necip Akbay, Secretary, 1641 Canes Ave., Palm Bay, Florida 32907

Necip Akbay, Treasurer, 1641 Canes Ave., Palm Bay, Florida 32907

ARTICLE VI REGISTERED AGENT

The name and Florida Street address of the registered agent is: Necip Akbay, 1641 Canes Ave., Palm Bay, Florida 32907. Located in the County of Brevard.

ARTICLE VII INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is: Business Filings Incorporated, Mark Schiff, AVP, 8025 Excelsior Dr., Suite 200, Madison, WI 53717.

I hereby accept the appointment as registered agent and agree to act in this capacity.

Signature:

lecin Akbay

Date: January 6, 2005

Signature:

Business Filings Incorporated, Incorporator

Mark Schiff, AVP

Date: January 6, 2005

The document was prepared by: Business Filings Incorporated, Mark Schiff, 8025 Excelsior Dr., Suite 200, Madison, WI 53717. 608-827-5300

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