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CORPORATION SERVICE COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 695083 4320888

AUTHORIZATION : *Carina Dunlap*

COST LIMIT : \$ 78.75

ORDER DATE : November 8, 2005

ORDER TIME : 10:07 AM

ORDER NO. : 695083-005

CUSTOMER NO: 4320888

DOMESTIC FILING

NAME: COMPETITIVE HOME MORTGAGE
OF FLORIDA, INC.

EFFECTIVE DATE:

ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP
 ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

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 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Carina L. Dunlap - EXT. 2951

EXAMINER'S INITIALS: _____

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**ARTICLES OF INCORPORATION OF
COMPETITIVE HOME MORTGAGE OF FLORIDA, INC.**

Article I - Name

The name of this corporation is Competitive Home Mortgage of Florida, Inc.

Article II - Capital Stock

This corporation is authorized to issue 10,000 shares of one-cent par value common stock.

Article III - Mailing Address and Principal Office

The mailing address and principal address of the corporation is 46 North Washington Blvd., #1, Sarasota, FL 34236.

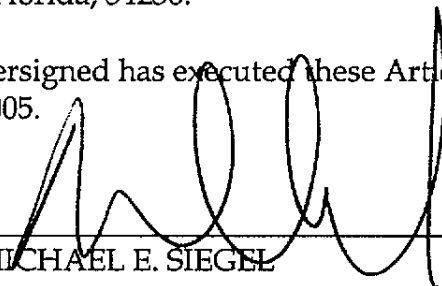
Article IV - Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 46 North Washington Blvd., #1, Sarasota, Florida, 34236 and the name of the initial registered agent of this corporation at that address is LPS Corporate Services, Inc.

Article V - Incorporator

The name and address of the person signing these Articles is Michael E. Siegel, 46 North Washington Blvd., #1, Sarasota, Florida, 34236.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 4th day of November, 2005.



MICHAEL E. SIEGEL
Incorporator

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TALLAHASSEE, FLORIDA

**NOTICE OF APPOINTMENT OF REGISTERED AGENT,
ACCEPTANCE, AND DESIGNATION OF CORPORATE OFFICE**

The undersigned, *LPS CORPORATE SERVICES, INC.*, a Florida corporation, having a street address of 46 North Washington Blvd., #1, Sarasota, Florida 34236, having been appointed by the members of the Board of Directors of *COMPETITIVE HOME MORTGAGE OF FLORIDA, INC.*, as registered agent, states as follows:

1. The address of the registered agent shall be 46 North Washington Boulevard, Suite 1, Sarasota, Florida 34236, and it shall notify the Department of State of any change in address of this office or the name of the registered agent at this address.
2. It accepts the appointment and consents to serve as registered agent of the corporation pursuant to Section 617.023, Florida Statutes.

LPS CORPORATE SERVICES, INC., a
Florida corporation

By: _____

MICHAEL E. SIEGEL
Its Vice President