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To:

Division of Corporations
Fax Number : (850) 205-0381

From:

Account Name : STANLEY A. GOLDSMITH, ATTORNEY AT LAW
Account Number : I20000000069
Phone : (941) 955-4990
Fax Number : (941) 955-4997

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

of

APPROVAL MORTGAGE, INC.

FIRST:

The name of the Corporation shall be APPROVAL MORTGAGE, INC., The principal mailing address of the Corporation is 1605 Main Street, Suite 1001, Sarasota, Florida 34236.

SECOND:

The purposes for which the Corporation is formed are any and all lawful purposes for which a corporation may be formed pursuant to the laws of the State of Florida and the United States.

THIRD:

The Corporation shall be authorized and empowered to issue TEN THOUSAND (10,000) shares of common stock.

FOURTH:

The mailing address of the Registered Office of the Corporation is 1605 Main Street, Suite 1001, Sarasota, Florida 34236.

FIFTH:

The Registered Agent for the Corporation shall be:

STANLEY A. GOLDSMITH
1605 Main Street, Suite 1001
Sarasota, Florida 34236

SIXTH:

To the Incorporator of APPROVAL MORTGAGE, INC.:


I understand my obligations as your Registered Agent and hereby accept appointment as your Registered Agent in accordance with F.S. 48.091.

12/14/05
Date


Stanley A. Goldsmith

SEVENTH:

The Incorporator of APPROVAL MORTGAGE, INC., who by his signature hereby acknowledges the adoption of these Articles of Incorporation, is:


STANLEY A. GOLDSMITH
1605 Main Street, Suite 1001
Sarasota, Florida 34236

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EIGHTH

The initial Board of Directors of the Corporation shall consist of ONE (1) member:

Joseph A. Douglas, III
1776 Tamiami Trail South
Venice, FL 34293

STATE OF FLORIDA)
COUNTY OF SARASOTA) ss:

The foregoing Articles of Incorporation of APPROVAL MORTGAGE, INC., were acknowledged before me this 9th day of December 2005 by STANLEY A. GOLDSMITH as Incorporator and Registered Agent. He is personally known to me or has produced us identification and did not take an oath. If no type of identification is indicated, the above-named person is personally known to me.



Keith A. Pittenger
My Commission 00210010
Expires May 28, 2007

[Signature]
Signature of Notary Public
KEITH A. PITTEMBER
Print Name of Notary Public
I am a Notary Public of the State of _____
and my commission expires on _____

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