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From:

Account Name : EMPIRE CORPORATE KIT COMPANY
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FLORIDA PROFIT/NON PROFIT CORPORATION

PAYLESS MORTGAGE GROUP, INC.

D. WHITE FEB 20 2006

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Articles of Incorporation

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TALLAHASSEE, FLORIDA

Article 1: Name and Address of Corporation:

PAYLESS MORTGAGE GROUP, INC.
15894 TANGERINE BLVD
LOXAHATCHEE, FL 33470

Article 2: Capital Stock: The number of shares which the corporation has authorized to be outstanding at any one time is 1000, with no par value.

Article 3: Registered Agent Name and Office:

LAWRENCE T. TAYLOR
15894 TANGERINE BLVD
LOXAHATCHEE, FL 33470

*I am familiar with and hereby accept the duties and responsibilities as Register Agent for said corporation.


Signature of Registered Agent

Article 4: The Board of Directors is: (Board of Directors is NOT REQUIRED).
First listed is President, Second is Vice President, then Secretary/Treasurer.

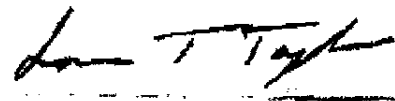
(P, S/T)

LAWRENCE T. TAYLOR, 15894 TANGERINE BLVD, LOXAHATCHEE, FL 33470

Article 5: Incorporator Name and Address:

LAWRENCE T. TAYLOR
15894 TANGERINE BLVD
LOXAHATCHEE, FL 33470

In witness whereof, I have subscribed my name:


Signature of Incorporator

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