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To:

Division of Corporations

Fax Number ; (850) 617-6381

From:

Account Name : CSH SERVICES, LLC

Account Number: I20070000160 Phone: (800)494-3124

Fax Number : (561)455-9885

FLORIDA PROFIT/NON PROFIT CORPORATIÓN

SMART CHOICE MORTGAGE GROUP, INC.

Certificate of Status	0
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MK) \$ 50

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ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

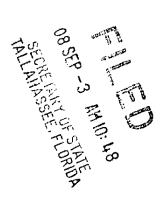
The name of the corporation shall be:

SMART CHOICE MORTGAGE GROUP, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

40 SARASOTA CENTER BOULEVARD, SUITE 104 SARASOTA, FLORIDA 34240



ARTICLE III PURPOSE

The purpose for which the corporation is organized is to engage in any activity or business permitted under the laws of the State of Florida.

ARTICLE IV SHARES

The number of shares of stock is:

1,500 COMMON SHARES PAR VALUE \$0.01

ARTICLE V INITIAL OFFICERS / DIRECTORS (optional)

The name(s), address(es), and title(s) of the directors and officers is:

DIRECTOR

STEPHEN PARKER FLYNN 40 SARASOTA CENTER BOULEVARD, SUITE 104 SARASOTA, FLORIDA 34240

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ARTICLE VI REGISTERED AGENT

The name and Florida street address of the registered agent is:

STEPHEN PARKER FLYNN 40 SARASOTA CENTER BOULEVARD, SUITE 104 SARASOTA, FLORIDA 34240

ARTICLE VII INCORPORATOR

The name and Florida street address of the incorporator is:

STEPHEN PARKER FLYNN 40 SARASOTA CENTER BOULEVARD, SUITE 104 SARASOTA, FLORIDA 34240

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to. act in this capacity.

PARKER FLYNN / Registered Agent

PARKER FLYNN /Incorporator

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