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JAMES F. MILLER
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FILED

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FILED
TALLAHASSEE, FLORIDA

EUGENE E. SHUEY, P.A.
Board Certified Real Estate Attorney

August 23, 1995

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****122.50 ****122.50

Florida Department of State
DIVISION OF CORPORATIONS
Post Office Box 6327
Tallahassee, Florida 32314

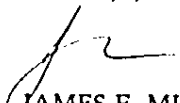
RE: INTEGRATED MORTGAGE SERVICES, INC.

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation for the above-referenced corporation. Please file the original and return the stamped copy to my attention at your earliest convenience. Payment in the amount of \$122.50 representing the filing fees is also enclosed.

Should you have any questions, please call my office at the above number.

Sincerely yours,


JAMES F. MILLER
JFM:npv

Enclosures

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ARTICLES OF INCORPORATION
OF
INTEGRATED MORTGAGE SERVICES, INC.

FILED
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CLERK OF CIRCUIT COURT
JANUARY 1, 1995

THE UNDERSIGNED, FOR PURPOSES OF FORMING A CORPORATION UNDER THE FLORIDA GENERAL CORPORATION ACT, HEREBY ADOPT THE FOLLOWING ARTICLES OF INCORPORATION:

ARTICLE I - NAME

The name of this corporation is INTEGRATED MORTGAGE SERVICES, INC.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles of Incorporation.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV - CAPITAL STOCK

The aggregate number of shares which the corporation shall have to issue is 100, all of which shall be common shares with par value of \$1.00.

ARTICLE V - PREEMPTIVE RIGHTS GRANTED

Each shareholder of stock of this corporation shall be entitled to full preemptive rights to purchase any unissued or treasury shares of the corporation and any securities of the corporation convertible into or carrying a right to subscribe to or acquire shares of any such unissued or treasury shares.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 2300 Palm Beach

Lakes Blvd., Suite 304, West Palm Beach, FL 33409, and the name of the initial registered agent of this corporation at that address is Doug Jones.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have 1 director constituting the initial board of directors. The number of directors may be either increased or decreased from time to time by the By-Laws. The names and addresses of the initial board of directors of this corporation are:

Doug Jones 2300 Palm Beach Lakes Blvd., Suite 304, West Palm Beach, FL 33409

ARTICLE VIII - INCORPORATORS

The name and address of each person signing these Articles is:

Doug Jones 2300 Palm Beach Lakes Blvd., Suite 304, West Palm Beach, FL 33409

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any officer, director or any former officer or director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XI - BY-LAWS

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 23rd day of August, 1995.

Doug Jones
Doug Jones

STATE OF FLORIDA
COUNTY OF PALM BEACH

I HEREBY CERTIFY that on this day, before me an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, appeared DOUG JONES to me known to be the person(s) identified herein (personally known by me) or [who produced as identification in the form of _____] and who executed the foregoing instrument and he acknowledged before me that he executed the same and who [did] [did not] take an oath.

WITNESS my hand and official seal in the County and State aforesaid this 23rd day of August, 1995.



NANCY P. VOLPI
MY COMMISSION # CC436055 EXPIRES
January 30, 1999
BONDED THRU TROY FAIR INSURANCE, INC.

Nancy P. Volpi
Notary Public, State of Florida at Large
My Commission Expires: 1/30/99

Type or Print Notary Name: Nancy P. Volpi

[Notary Seal]

**STATE OF FLORIDA
DEPARTMENT OF STATE**

FILED

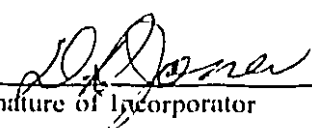
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STATE OF FLORIDA
TALLAHASSEE

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF
PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING
IS SUBMITTED:

INTEGRATED MORTGAGE SERVICES, INC., DESIRING TO ORGANIZE OR
QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE
OF BUSINESS AT 2300 PALM BEACH LAKES BLVD., SUITE 304, WEST PALM BEACH, FL
33409, HAS NAMED DOUG JONES AS REGISTERED AGENT, LOCATED AT 2300 PALM
BEACH LAKES BLVD., SUITE 304, WEST PALM BEACH, FL 33409, AS ITS AGENT TO
ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

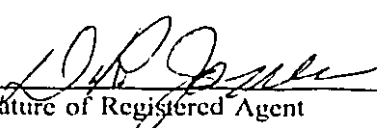


Signature of Incorporator

Dated: 8/23/95

ACCEPTANCE

THE UNDERSIGNED, HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR
THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THE
CERTIFICATE, HEREBY AGREES TO ACT IN THIS CAPACITY, AND FURTHER AGREES
TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER
PERFORMANCE OF MY DUTIES.



Signature of Registered Agent

Dated: 8/23/95