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Office of the Secretary of State  
Division of Corporations  
Post Office Box 6327  
Tallahassee, Florida 32314

AUGUST 29, 1995

RE : RALPH HADDAD MORTGAGE SERVICES, INC.

Dear Sirs:

Enclosed please find the original and one copy of the Articles of Incorporation, which includes the designation of and acceptance by the registered agent, together with my check for the amount of \$70.00 for filing same.

Thank you for your prompt attention to these matters. Please return the letter of acknowledgement (copy of Articles) to :

RALPH HADDAD MORTGAGE SERVICES, INC.  
4775 MARSH HAMMOCK DR. S.  
JACKSONVILLE, FL 32224

904-223-6753

*Ralph Haddad*

Sincerely,  
RALPH HADDAD

Enclosures

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95 SEP -1 PM 12:07  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION  
OF  
RALPH HADDAD MORTGAGE SERVICES, INC.

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned incorporator, for the purpose of forming a professional corporation pursuant to the provisions of chapter 607, Florida Statutes, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME  
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The name of the corporation shall be: RALPH HADDAD MORTGAGE SERVICES, INC. The principal place of business of this corporation shall be: 4775 MARSH HAMMOCK DR. E., JACKSONVILLE, FL 32224.

ARTICLE II NATURE OF BUSINESS  
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The specific nature of business shall be to engage in mortgage brokerage activities. This shall not restrict the corporation from transacting any and all lawful business.

ARTICLE III CAPITAL STOCK  
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The number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV TERM OF EXISTENCE  
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This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS  
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The names and addresses of the initial officers and directors who shall hold office the first year of the corporation's existence or until their successors are

elected are :

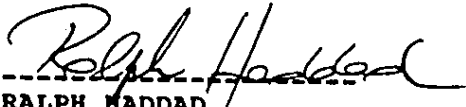
RALPH HADDAD  
4775 MARSH HAMMOCK DR. E.  
JACKSONVILLE, FL 32224

ARTICLE VI INCORPORATOR  
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The name and street address of the incorporator signing these articles of incorporation is :

RALPH HADDAD  
4775 MARSH HAMMOCK DR. E.  
JACKSONVILLE, FL 32224

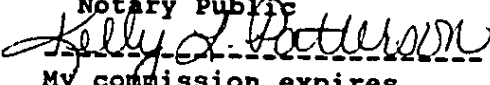
In witness whereof, the undersigned incorporator has executed these Articles of Incorporation this 30 day of August, 1995.

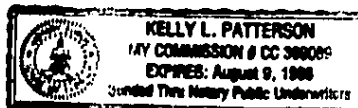
  
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RALPH HADDAD  
President  
FIDL#H300-729-55-186

State of Florida  
County of Duval

The foregoing instrument was acknowledged and sworn to before me this 30 day of August 1995, by RALPH HADDAD of RALPH HADDAD MORTGAGE SERVICES, INC.

Notary Public

  
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My commission expires



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CERTIFICATE DESIGNATING  
REGISTERED AGENT/REGISTERED OFFICE

05 SEP -1 PM 12:07

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Pursuant to the provisions of section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is RALPH HADDAD MORTGAGE SERVICES, INC.
2. The name and address of the registered agent and office is:  
RALPH HADDAD  
4775 MARSH HAMMOCK DR. E.  
JACKSONVILLE, FL 32224

SIGNATURE-----

*Ralph Haddad*

Corporate Officer

TITLE-----

*President*

DATE-----

*8/29/95*

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties and obligations of section 607.325 of the Florida Statutes.

SIGNATURE-----

*Ralph Haddad*

Registered Agent

DATE-----

*8/29/95*