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EARL K. MALLORY
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THIS DOCUMENT IS A PUBLIC RECORD

JUNE 18, 1996

pg 960000053552

New Filings Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

400001871244
-06/21/96--01050---009
****122.50 ****122.50

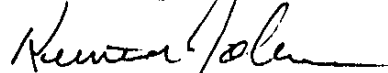
RE: Articles of Incorporation of
Mortgage Free, Inc.

Dear Sir:

Enclosed please find the original and one (1) copy of the Articles of Incorporation and the Certificate Designating Place of Business or Domicile for the Service of Process with regard to the above referenced corporation. I have also enclosed \$122.50 to cover the cost of filing same and for a certified copy of the Articles.

Thank you for your cooperation in this matter; and should you have any questions with regard to the attached, please do not hesitate to contact me.

Very truly yours,



KENNETH N. JOHNSON

KNJ/em
enclosures

6/24

96 JUN 21 PM 12:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

6/24/96

ARTICLES OF INCORPORATION

ARTICLE I

The name of this corporation is Mortgage Free, Inc.

ARTICLE II

The duration of this corporation is perpetual.

ARTICLE III

The general purposes for which this corporation is organized are:

1. To transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act.
2. To do such other things as are incidental to the foregoing or necessary or desirable to accomplish the foregoing.

ARTICLE IV

The principal office and mailing address of the corporation is 725 N. A1A, Unit B-101, Jupiter, Florida 33477.

ARTICLE V

The aggregate number of shares which the corporation is authorized to issue five hundred (500). Such shares shall be of a single class, and shall have a par value of one dollar (\$1.00) per share.

ARTICLE VI

The street address of the initial registered office of the corporation is 725 N. A1A, Unit B-101, Jupiter, Florida 33477, and the name of its initial registered agent at such address is Karen Copeland Caruthers.

ARTICLE VII

The number of directors constituting the initial Board of

Directors of the corporation in one. The name and address of each person who is to serve as a member of the initial Board of Directors in:


<u>Name</u>	<u>Address</u>
Karen Copeland Caruthers	725 N. A1A, Unit B-101 Jupiter, Florida 33477

ARTICLE VIII

The name and address of each incorporator is:

<u>Name</u>	<u>Address</u>
Karen Copeland Caruthers	725 N. A1A, Unit B-101 Jupiter, Florida 33477

EXECUTED by th. undersigned at Jupiter, Palm Beach County, Florida on this 18 day of June, 1996.


Karen Copeland Caruthers

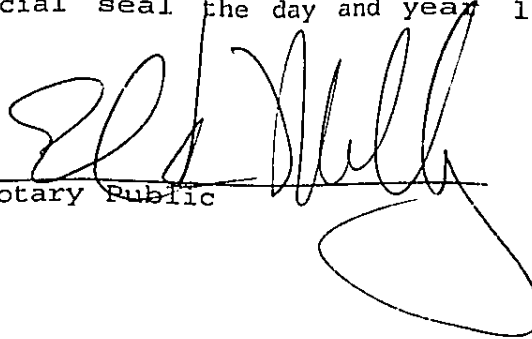
STATE OF FLORIDA
COUNTY OF PALM BEACH

18 PERSONALLY appeared before the undersigned authority on the 18 day of June, 1996 before me a Notary Public duly authorized in the State and County of aforesaid to take acknowledgements, KAREN COPELAND CARUTHERS, known to be the person described as a subscriber in the foregoing Articles of Incorporation, and he/she acknowledged before me that he/she subscribed to and executed said Articles of Incorporation.

WITNESS my hand and official seal the day and year last aforesaid.



EARL K MALLORY
My Commission CC421961
Expires Nov. 20, 1998
Bonded by HAI
800-422-1665


Notary Public

My Commission Expires:


CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE
NAMING THE AGENT UPON WHOM PROCESS MAY BE SERVED

FILED
26 JUN 21 PM 12:39
CLERK OF DISTRICT COURT
STATE OF FLORIDA

Pursuant to the provisions of section 607.0501 or 617.0501, 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.

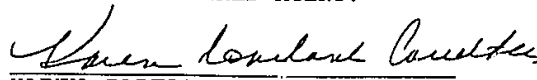
1. The name of the corporation is Mortgage Free, Inc.
2. The name and address of the Registered Agent and Office is:

Karen Copeland Caruthers 725 N. A1A
Unit B-101
Jupiter, FL 33477


KAREN COPELAND CARUTHERS
PRESIDENT
6/18/96
Date

ACKNOWLEDGEMENT AND ACCEPTANCE

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.


KAREN COPELAND CARUTHERS
6/18/96
Date