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THE TENED SERVICE ACCOUNT NO. : 07 MACONGO 38CM DAATION

REFERENCE: 066044

7114849

AUTHORIZATION:

COST LIMIT : \$ 70.00

ORDER DATE : August 26, 1996

ORDER TIME : 10:05 AM

ORDER NO. : 066044

CUSTOMER NO: 7114849

CUSTOMER: Ms. Nancy Stern Ms. NANCY A. STERN

3130 North Pine Island Road Fort Lauderdale, FL 33351

DOMESTIC FILING

NAME:

EXPRESS MORTGAGE SERVICES INC.

EFFECTIVE DATE:

XX __ ARTICLES OF INCORPORATION

CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

_ CERTIFIED COPY

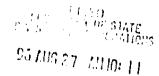
PLAIN STAMPED COPY

_ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder

EXAMINER'S INITIALS:

300001993923



ARTICLES OF INCORPORATION

OF

EXPRESS MORTGAGE SERVICES INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

EXPRESS MORTGAGE SERVICES INC.

The address of the principal office of this corporation shall be 3130 North Pine Island Road, Sunrise, Florida 33351, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The names and addresses of the initial members of the Board of Directors are:

Nancy A. Stern Dir.

3130 North Pine Island Road Sunrise, Florida 33351

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ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

> Corporate Agents, Inc. 1201 Hays Street Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on August 27, 1996.

It's Agent, Deborah D. Skipper

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: Leborah W. Skipper

It's Agent, Deborah D. Skipper

Authorized Service Representative Corporation Service Company

TFR/das