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FLORIDA DIVISION OF CORPORATIONS

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FROM: FLORIDA INCORPORATORS, INC.

ACCT#:

075350000473

CONTACT: MARK HANKINS PHONE: (305) 444-9508

FAX #:

(305) 444-4742

NAME: HORIZON MORTGAGE SERVICES COMPANY

AUDIT NUMBER..... H96000012490

DOC TYPE..... FLORIDA PROFIT CORPORATION OR P.A.

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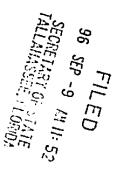
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ARTICLES OF INCORPORATION

OF

HORIZON MORTGAGE BERVICES COMPANY

THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the dorporation is HORIZON MORTGAGE SERVICES COMPANY.

BECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

FOURTH: The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which the corporation may be incorporated under the provisions of the Florida Business Corporation Act.

FLORIDA INCORPORATORS, INC. 15 SIDONIA AVE., STE. 2 CORAL GABLES, FL 33134-3449 (305) 444-9508

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FIFTH: The aggregate number of shares which the corporation shall have authority to issue is TWO THOUSAND (2,000) SHARES of capital stock, \$.001 par value each.

Board of Directors of the corporation is two (2) and the names and addresses of the pursons who are to serve as directors until the first annual meeting of shareholders or until their successor(s) are elected and qualified is:

PAUL F. FERNANDES 5631 F COACH HOUSE CIRCLE BOCA RATON, FLORIDA 33486

KEN M. SCHWARTZ 116 LAKE EMERALD DRIVE, APT. 301 OAKLAND PARK, FLORIDA 33309

SEVENTH: The name and address of the incorporator is:

PAUL F. FERNANDES 5631 F COACH HOUSE CIRCLE BOCA RATON, FLORIDA 33486

EIGHTH: The name and address of the initial registered
agent and the initial registered office is:

PAUL F. FERNANDES 5631 F COACH HOUSE CIRCLE BOCA RATON, FLORIDA 33486

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MINTH: The principal office of the corporation is:

HORIZON MORTHAUE BERVICES COMPANY. 5631 F COACH HOUSE CIRCLE BOCA RATON, FLORIDA 33406

TENTH: The mailing address of the corporation is:

HORIZON MORTGAGE BERVICES COMPANY. 5631 F COACH HOUSE CIRCLE BOCA RATON, FLORIDA 33486

DATED: September 6, 1996

PAUL F. FERNANDES
Incorporator

ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent of the corporation.

DAVID PERMANDE