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: 9-30-96 11:27AM :

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FLORIDA DIVISION OF CORPORATIONS
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((H96000013669 2)))

TO: DIVISION OF CORPORATIONS

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NAME: LOAN OFFICER RESOURCE CENTER, INC.

AUDIT NUMBER.....H96000013669

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

CERT. OF STATUS..0

PAGES..... 4

CERT. COPIES.....1

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
LOAN OFFICER RESOURCE CENTER, INC.**

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, adopts the following Articles of Incorporation.

ARTICLE 1

NAME AND ADDRESS

Section 1.1 Name. The name of the corporation is Loan Officer Resource Center, Inc.

Section 1.2 Address of Principal Office. The address of the principal office of the corporation is 1011 SW 115 Avenue, Pembroke Pines, FL 33025.

ARTICLE 2

DURATION

Section 2.1 Duration. This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles are executed, except that if they are not filed by the Department of State of Florida within five business days after they are executed, corporate existence shall commence upon filing by the Department of State.

ARTICLE 3

PURPOSES

Section 3.1 Purposes. This corporation is organized for the purposes of transacting any or all lawful business permitted under the laws of the United States and of the State of Florida.

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SECRETARY OF STATE

ARTICLE 4**CAPITAL**

Section 4.1 **Authorized Capital.** The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 10,000 shares of voting common stock having a par value of \$0.01 per share.

ARTICLE 5**INITIAL REGISTERED OFFICE AND AGENT**

Section 5.1 **Name and Address.** The street address of the initial registered office of this corporation is 1011 SW 115 Avenue, Pembroke Pines, FL 33025, and the name of the initial registered agent of this corporation at that address is Eva Figueroa.

ARTICLE 6**DIRECTORS**

Section 6.1 **Number.** This corporation shall have one (1) director(s) initially. The number of directors may be increased or diminished from time to time by the bylaws, but shall never be less than one.

Section 6.2 **Initial Directors.** The name and address of the members of the first board of directors of the corporation are:

NAME**ADDRESS**

Eva Figueroa

1011 SW 115 Avenue
Pembroke Pines, FL 33025**ARTICLE 7****BYLAWS**

Section 7.1 **Bylaws.** The initial bylaws of this corporation shall be adopted by the board of directors. Bylaws may be amended or repealed from time to time by either the board of directors or the shareholders, but the board of directors shall not alter, amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that such bylaw is not subject to amendment or repeal by the board of directors.

ARTICLE 8**INCORPORATOR**

Section 8.1 **Name and Address.** The name and street address of the incorporator of this corporation is:

NAME

Eva Figueroa

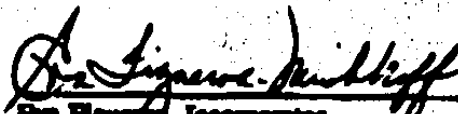
ADDRESS1011 SW 115 Avenue
Pembroke Pines, FL 33025**ARTICLE 9****INDEMNIFICATION**

Section 9.1 **Indemnification.** The board of directors is hereby specifically authorized to make provision for indemnification of directors, officers, employees and agents to the full extent permitted by law.

ARTICLE 10**AMENDMENT**

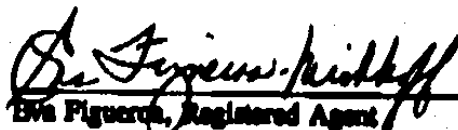
Section 10.1 **Amendment.** This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the incorporator has executed these Articles on September 30, 1996.


Eva Figueroa, Incorporator

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above stated corporation, at the place designated in the above Articles of Incorporation, 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. I am familiar with and I accept the obligations of a registered agent.


Eva Figueroa, Registered Agent

Date: 9/30/96

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