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ACCOUNTING OFFICE OF  
Robert C. Cohen, P.A.

301 S. Milwee Street  
Longwood, FL 32750

Telephone (407) 260-1144  
Telefax (407) 331-3431

July 31, 1996

Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

EFFECTIVE DATE  
7-24-96

Re: Spectrum International Mortgage Service, Inc.

Dear Sir:

Enclosed please find the Articles of Incorporation of Spectrum International Mortgage Service, Inc. and a check in the amount of \$122.50 for the fees which include a certified copy.

Thank you for your assistance.

Sincerely,

*Robert C. Cohen*

Robert C. Cohen

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-03/26/96--01063--007  
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FILED  
96 SEP 26 AM 8:39  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

10-1-96  
KR

EFFECTIVE DATE

7.24.96

ARTICLES OF INCORPORATION  
OF

SPECTRUM INTERNATIONAL MORTGAGE SERVICE, INC.

FILED  
96 SEP 25 AM 8:33  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this corporation is SPECTRUM INTERNATIONAL MORTGAGE SERVICE, INC.

ARTICLE II - DURATION

This corporation shall have perpetual existence, commencing on the date of execution and acknowledgment of these Articles.

ARTICLE III - INITIAL MAILING ADDRESS

The initial mailing address of the corporation shall be 435 Douglas Ave, #1905-C, Altamonte Springs, Fl. 32714 This address may be changed and a principal office established and/or relocated without amending these Articles of Incorporation.

ARTICLE IV - PURPOSE

This corporation is organized for the purposes of conducting any and all lawful business transactions in Florida, the United States and throughout the world.

ARTICLE V - CAPITAL STOCK

This corporation is authorized to issue 7,500 shares of voting Common Stock having a Par Value of \$1 per share.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 301 S. Milwee Street, Longwood, Florida 32750, and the name of the initial Registered Agent of this corporation is Robert C. Cohen.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be either increased or diminished from time to time in accordance with the Bylaws, but shall never be less than one (1). The names of the initial directors of this corporation are: Bruce Woodburn, whose address is 2709 Alamosa Court, Apopka, Florida 32703 and Kimberly Woodburn, whose address is 2709 Alamosa Court, Apopka, Florida 32703.

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator is Robert C. Cohen, 301

Articles of Incorporation of Spectrum International Mortgage Service, Inc.

S. Milwee Street, Longwood, Florida 32750.

ARTICLE IX - INDEMNIFICATION

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE X - PREEMPTIVE RIGHTS

The shareholders of this corporation shall be, and are hereby vested with, preemptive rights as to their shareholdings in this corporation.

ARTICLE XI - AMENDMENTS

These Articles of Incorporation may be amended at any time as provided for in the Bylaws as long as any amendments are approved by the holders of a majority of the voting Common Stock of the corporation, with each shareholder entitled to one vote per share held.

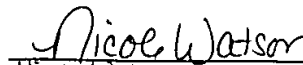
IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 24<sup>th</sup> day of September

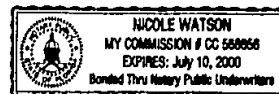


Robert C. Cohen  
301 S. Milwee Street  
Longwood, Florida 32750

STATE OF FLORIDA  
COUNTY OF SEMINOLE

The foregoing Articles of Incorporation were acknowledged before me this 24<sup>th</sup> day of September by Robert C. Cohen, who is ~~personally known to me~~ and who did (not) take an oath. has produced F.I.D.C 500-763-41-321-0 as identification.

  
\_\_\_\_\_  
Nicole Watson, Notary Public  
My Commission Expires: \_\_\_\_\_



ACCEPTED BY REGISTERED AGENT

The undersigned, being the person appointed in the foregoing Articles of Incorporation as the Registered Agent of Spectrum International Mortgage Service, Inc., hereby accepts such

Articles of Incorporation of Spectrum International Mortgage Service, Inc.

appointment this 24<sup>th</sup> day of September and states that he is familiar with, and accepts the obligations provided for in Section 607.0505, Florida Statutes.

  
Robert C. Cohen

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96 SEP 26 AM 8:39  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA