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PRENTICE HALL  
LEGAL & FINANCIAL SERVICES

ACCOUNT NO. : 072100000032

REFERENCE : 141531 10911A

AUTHORIZATION :

Patricia Pyjunt

COST LIMIT : \$ 70.00

ORDER DATE : November 1, 1996

ORDER TIME : 2:56 PM

ORDER NO. : 141531-005

CUSTOMER NO: 10911A

CUSTOMER: Barry B. Ansbacher, Esq  
ANSBACHER & SCHNEIDER, P.A.

000001994900--7

Suite 100  
4215 Southpoint Boulevard  
Jacksonville, FL 32216

DOMESTIC FILING

NAME: MORTGAGE INVESTMENTS OF  
NORTHEAST FLORIDA, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cindy Helentjaris

EXAMINER'S INITIALS:

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

95 NOV - 1 PM 1:51

FILED

DIVISION OF CORPORATION

95 NOV - 1 PM 4:14

RECEIVED

11-4-96  
KR

ARTICLES OF INCORPORATION  
OF  
MORTGAGE INVESTMENTS OF NORTHEAST FLORIDA, INC.

96 NOV -1 PM 1:51  
FILED  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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:

MORTGAGE INVESTMENTS OF NORTHEAST FLORIDA, INC.

The address of the principal office of this corporation shall be 353 East Forsyth Street, Jacksonville , Florida 32202, 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 5,000 shares of common stock having \$1.00 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. OFFICERS

The name and addresses of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Glenn K. Allen  
Pres./Vice Pres./  
Sec./Treas.

353 East Forsyth Street  
Jacksonville, Florida 32202

ARTICLE VII. INCORPORATOR

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

Corporation Service Company  
1201 Hays Street  
Tallahassee, Florida 32301

IN WITNESS WHEREOF, the undersigned agent of  
Corporation Service Company, has hereunto set their hand  
and seal of Corporation Service Company on November 1, 1996.

CORPORATION SERVICE COMPANY

By: Karen B. Rozar  
Its Agent, Karen B. Rozar

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.

CORPORATION SERVICE COMPANY

By: Karen B. Rozar  
Its Agent, Karen B. Rozar

cah

FILED  
96 NOV -1 PM 1:51  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA