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417 E. Virginia St., Sulte 1, Tallahassee, FL 32301, (904)224-8870
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TIME CK No. ______

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11-212-7 POHDER & HO., THOMASVILLE, GA.

Please remit invoice number with payment TERMS: NET 16 DAYS FROM INVOICE DATE 1 1/2% per month on Past Due Amounts Past 30 Days, 18% per Annum.

THANK YOU from Your Capital Connection

ARTICLES OF INCORPORATION

THE SOUTH FLORIDA MORTGAGE DOCTOR, INC.

THE UNDERSIGNED, acting as the Incorporator of a corporation under the CORPORATION ACT of the State of Florida adopts the following Articles of Incorporation for such Corporation.

CORPORATE NAME

The name of this Corporation is:

THE SOUTH FLORIDA MORTGAGE DOCTOR, INC.

NATURE OF CORPORATE BUSINESS

This Corporation is organized for the purpose of transacting any and all lawful business under the laws of the United States and of the State of Florida.

CAPITAL STRUCTURE

The Corporation is authorized to issue and have outstanding at any one time an aggregate number of ONE THOUSAND (1,000) shares of stock having no par value. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

PREEMPTIVE RIGHTS

Shareholders of the Corporation shall have the preemptive rights to acquire their prorate share of the Corporation for all issues of any class of stock of the Corporation no matter when authorized, and for whatever consideration is contemplated to be received by the Corporation, including but not limited to cash, other property, services, the acquisition of other corporations' shares or property through merger or the extinguishment of debts. Preemptive rights shall apply to the reissue of all redeemed or otherwise acquired shares, including the reissue of treasury shares.

EXISTENCE

This Corporation shall have perpetual existence.

INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation is one (1). The number of Directors may be either increased or decreased from time to time by an amendment of the By-Laws but shall never be less than one (1). The names of the original member of the board of Directors is/are:

Suzanne Kalman 4400 N. Federal Highway Suite 210 Boca Raton, Florida 33431

INCORPORATOR

The name and address of the Incorporator executing these Articles of Incorporation is:

Suzanne Kalman 4400 N. Federal Highway Suite 210 Boca Raton, Fiorida 33431

REGISTERED AGENT AND PRINCIPAL OFFICE

The Corporation's initial Registered Agent and Principal Office in the State of Florida are:

Suzanne Kalman 4400 N. Federal Highway Suite 210 Boca Raton, Florida 33431

AMENDMENT TO ARTICLES

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

Having been named Initial Agent to accept service of process on the Corporation at the Initial Registered Office designated in these Articles of Incorporation, I hereby

accept such appointment and consent to act in such capacity and agree to comply with all the requirements of law pertaining thereto.

Signature of Registered Agent

IN WITNESS WHEREOF, I, the Incorporator have executed these Articles of Incorporation this date:

Signature of Incorporator

STATE OF FLORIDA COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 13th day of December, 1996 by Suzanne Kalman as Incorporator who has produced a Florida Drivers License as identification and who did take an oath.

My commission expires:



RONALD LEWIS My Commission CC476084 Expires Jul. 09, 1999 Bonded by HAI 800-422-1855 Notary Public Ronald Lewis

STATE OF FLORIDA COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 13th day of <u>December</u>, 1996 by Suzanne Kalman, as the Registered Agent who has produced a Florida Drivers License as identification and who did (not) take an oath.

My commission expires:

RONALD LEWIS My Commission CC476064 Expires Jul. 09, 1999 Donded by HAI 800-422-1655

Notary Public

Printed Name: Ronald Lewis

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