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ARTICLES OF INCORPORATION

SECRETARY OF STATE TALLAHASSEE, FLORIDA



OF

MORTGAGE OASIS, INC.

The undersigned, for the purpose of forming a corporation under the Florida Business

Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE ONE NAME AND ADDRESS

The name of the corporation and the address of the principal office, which is also the mailing address of the corporation, are:

MORTGAGE OASIS, INC. 11350 66TH STREET NORTH, SUITE 117-B LARGO, FLORIDA 33773

ARTICLE TWO

DURATION AND COMMENCEMENT

The corporation shall have perpetual existence, commencing on December 27, 1996.

ARTICLE THREE

PURPOSE

The corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE FOUR

CAPITAL STOCK

The corporation is authorized to issue TWO THOUSAND (2000) shares of ONE DOLLAR (\$1.00) par value common stock.

ARTICLE FIVE

REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of the corporation is:

11350 66TH STREET NORTH, SUITE 117-B LARGO, FLORIDA 33773

and the name of the initial registered agent at that office is: RICHARD D. MARKUSSEN.

ARTICLE SIX

DIRECTORS

The corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the by-laws. The name and address of the initial director of this corporation are:

RICHARD D. MARKUSSEN 6150 8TH AVENUE SOUTH GULFPORT, FLORIDA 33707

ARTICLE SEVEN

INCORPORATOR AND SUBSCRIBER

The name and address of the person signing these Articles as incorporator and as the initial subscriber to the capital stock of the corporation are:

RICHARD D. MARKUSSEN 6150 8TH AVENUE SOUTH GULFPORT, FLORIDA 33707

who subscribes to and agrees to take 950 shares of the stock of the corporation.

IN WITNESS WHEREOF the undersigned incorporator and subscriber has executed these Articles of Incorporation on the ________ day of December, 1996.

RICHARD D. MARKUSSEN

STATE OF FLORIDA

has produced

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COUNTY OF PINELLAS

THE FOREGOING Articles of Incorporation were acknowledged before me on the _\lambda? December, 1996, by RICHARD D. MARKUSSEN, who [X] is personally known to me, or [] as identification.

Printed, Typed or Stamped Name of Notary Public

My Commission Expires:

NOTARY PUBLIC - STATE OF FLORIDA

My Commission Expires January 29, 1998 Comm. No. CC 889778

ACCEPTANCE BY REGISTERED AGENT

I HEREBY AGREE to act in the capacity of Registered Agent for the corporation which is the subject of the foregoing Articles of Incorporation and agree to comply with the provisions of Section 48.091, Florida Statutes, relative to keeping my office open for the acceptance of service. I am familiar with the duties and obligations of a registered agent under the Florida Business Corporation Act, Chapter 607, Florida Statutes, and I hereby accept those duties and obligations.

RICHARD D. MARKUSSEN

11350 66TH STREET NORTH, SUITE 117-B

LARGO, FLORIDA 33773