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ACCOUNT NO. : 072100000032

REFERENCE : 242341 87623A

AUTHORIZATION :

COST LIMIT : \$ PREPAID

ORDER DATE : January 30, 1997

ORDER TIME : 9:58 AM

ORDER NO. : 242341-005

EFFECTIVE DATE

2-1-97

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CUSTOMER NO: 87623A

01/30/97-01073-015
****122.50 ****122.50

CUSTOMER: Terence P. McCarthy, Esq
MCCARTHY SUMMERS BOBKO MCKEY
WOOD & SAWYER, P.A.
Suite 2-a
2081 E. Ocean Boulevard
Stuart, FL 34996

DOMESTIC FILING

NAME: N.O.I. MORTGAGE CORP.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
____ CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
____ PLAIN STAMPED COPY
____ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Daniel W Leggett

EXAMINER'S INITIALS:

W97-2350
KL 1-30
2-3-97

FILED
97 JAN 30 AM 8:54
SEC. OF STATE
TALLAHASSEE, FLORIDA

RECEIVED
97 JAN 30 AM 11:32
DIVISION OF CORPORATION



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

January 30, 1997

CSC NETWORKS
1201 HAYS STREET
TALLAHASSEE, FL 32301-2607

SUBJECT: N.O.I. MORTGAGE CORP.
Ref. Number: W97000002350

RESUBMIT

Please give original
submission date as file date.

We have received your document for N.O.I. MORTGAGE CORP. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The effective date is not acceptable since it is not within five working days of the date of receipt.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6932.

Kimberly Rolfe
Document Specialist

Letter Number: 297A00004935

RECEIVED
96 JAN 31 PM 4:19
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

EFFECTIVE DATE

2-1-97

ARTICLES OF INCORPORATION

OF

N.O.I. MORTGAGE CORP.

FILED

97 JAN 30 AM 8:54

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: N.O.I. MORTGAGE CORP.

The address of the principal office of this corporation shall be: 955 S. Federal Highway, Suite 202, Stuart, Florida 34994, and the mailing address of the corporation shall be the same.

ARTICLE II - NATURE OF BUSINESS

This corporation may engage or transact 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 10,000 shares of common stock.

ARTICLE IV - ADDRESS

The street address of the initial registered office of the corporation shall be: 2081 E. Ocean Boulevard, Stuart, Florida 34996, and the name of the initial registered agent of the corporation at that address is Terence P. McCarthy.

ARTICLE V - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is Robert G. DeSantis, 955 S. Federal Highway, Suite 202, Stuart, Florida 34994.

ARTICLE VII - COMMENCEMENT OF CORPORATE EXISTENCE

This corporation shall commence corporate existence on the 1st day of February, 1997, at 9:00 a.m.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this 21st day of December, 1996.


ROBERT G. DeSANTIS

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

TERENCE P. MCCARTHY, 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.


TERENCE P. MCCARTHY

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