



ACCOUNT NO. : 072100000032 REFERENCE: 242341 87623A AUTHORIZATION : COST LIMIT : \$ PREPAID ORDER DATE: January 30, 1997 ORDER TIME: 9:58 AM eficine mi ORDER NO. : 242341-005 ****122.50 ****122.50 CUSTOMER NO: 87623A 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: DIVISION OF CORPORATION CERTIFIED COPY 97 JAN 30 MMII: 32 PLAIN STAMPED COPY CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Daniel W Leggett

EXAMINER'S INITIALS:



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

RESUDMAT

Please give original submission date as tile 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):

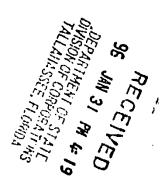
The effective date is not acceptable since it is not within five working days of the date of receipt.

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



21.97

ARTICLES OF INCORPORATION

FILED

OF

97 JAN 30 AM 8: 54

N.O.I. MORTGAGE CORP.

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 With day of Waterwell, 1996.

COBERT & 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

JAN 30 AH 8