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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: FOLEY & LARDNER

ACCT#: 072720000061

CONTACT: KAREN PETERSON

PHONE: (904)359-2000

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NAME: EQUITY MORTGAGE CO. (IMC), INC.

AUDIT NUMBER.....H97000002727

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

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97 FEB 14 PM 2:55
 DEPARTMENT OF REVENUE

2/14/97
 [Handwritten signature/initials]

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**ARTICLES OF INCORPORATION
OF
EQUITY MORTGAGE CO. (IMC), INC.**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, adopts the following Articles of Incorporation.

ARTICLE 1

NAME AND ADDRESS

Section 1.1 **Name.** The name of the corporation is Equity Mortgage Co. (IMC), Inc.

Section 1.2 **Address of Principal Office.** The address of the principal office of the corporation is 6410 McDonogh Road, Suite G, Columbia, MD 21045.

ARTICLE 2

DURATION

Section 2.1 **Duration.** This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles are executed, except that if they are not filed by the Department of State of Florida within five business days after they are executed, corporate existence shall commence upon filing by the Department of State.

ARTICLE 3

PURPOSES

Section 3.1 **Purposes.** This corporation is organized for the purposes of transacting any or all lawful business permitted under the laws of the United States and of the State of Florida.

Prepared by: Linda Y. Kalso, Fla. Bar No. 298442
Foley & Lardner
200 Laura Street, Jacksonville, FL 32202
904/359-2000

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ARTICLE 4**CAPITAL**

Section 4.1 Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 1,000 shares of voting common stock having a par value of \$0.01 per share.

ARTICLE 5**INITIAL REGISTERED OFFICE AND AGENT**

Section 5.1 Name and Address. The street address of the initial registered office of this corporation is 200 Laura St., Jacksonville, Florida 32202, and the name of the initial registered agent of this corporation at that address is F&L Corp.

ARTICLE 6**DIRECTORS**

Section 6.1 Number. This corporation shall have four (4) director(s) initially. The number of directors may be increased or diminished from time to time by the bylaws, but shall never be less than one.

Section 6.2 Initial Directors. The name and address of the members of the first board of directors of the corporation are:

NAME**ADDRESS**

Thomas G. Middleton

6410 McDonogh Road, Suite G
Columbia, MD 21045

George Nicholas

6410 McDonogh Road, Suite G
Columbia, MD 21045

Stuart Marvin

6410 McDonogh Road, Suite G
Columbia, MD 21045

Mark Greenburg

6410 McDonogh Road, Suite G
Columbia, MD 21045

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ARTICLE 7**BYLAWS**

Section 7.1 Bylaws. The initial bylaws of this corporation shall be adopted by the board of directors. Bylaws may be amended or repealed from time to time by either the board of directors or the shareholders, but the board of directors shall not alter, amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that such bylaw is not subject to amendment or repeal by the board of directors.

ARTICLE 8**INCORPORATOR**

Section 8.1 Name and Address. The name and street address of the incorporator of this corporation is:

NAME**ADDRESS**

Chuck V. Hedrick

200 Laura Street
Jacksonville, FL 32202**ARTICLE 9****INDEMNIFICATION**

Section 9.1 Indemnification. The board of directors is hereby specifically authorized to make provision for indemnification of directors, officers, employees and agents to the full extent permitted by law.

ARTICLE 10**AMENDMENT**

Section 10.1 Amendment. This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

SENT BY: (804) 358-2000

: 2-14-87 : 2:25PM :

F&L JACKSONVILLE-

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IN WITNESS WHEREOF, the incorporator has executed these Articles on February 14
1997.

Charles V. Hedrick

Charles V. Hedrick, Incorporator

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ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above stated corporation, at the place designated in the above Articles of Incorporation, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties. I am familiar with and I accept the obligations of a registered agent.

F&L CORP.

Charles V. Hedrick

Charles V. Hedrick, Authorized Signatory

Date: 2/14/97

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