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FROM: RUDEN, MCCLOSKY, SMITH, SCHUSTER & RUSSELL,

ACCT#: 076077000521

CONTACT: ANNE MARIE LA FERLA PHONE: (954) 527-6221

FAX #: (954)764~4996

NAME: PARTNERS MORTGAGE, INC.

AUDIT NUMBER..... H9700003148

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

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ARTICLES OF INCORPORATION

OF

PARTNERS MORTGAGE, INC.

The undersigned incorporator does hereby make, subscribe, file and acknowledge these Articles of Incorporation for the purpose of organizing a corporation under the Florida Business Corporation Act.

ARTICLE I

NAME OF CORPORATION

The name of this Corporation shall be:

Partners Mortgage, Inc.

ARTICLE II

PRINCIPAL OFFICE AND MAILING ADDRESS

The mailing address and the principal office of this Corporation is 2810 E. Oakland Park Blvd., Suite 200, Ft. Lauderdale, Florida, 33306.

ARTICLE III

AUTHORIZED SHARES

The total authorized capital stock of this Corporation shall consist of 10,000 shares of Common Stock, par value \$.01 per share.

ARTICLE IV

ADDRESS OF REGISTERED OFFICE IN THIS STATE

The street address of the initial registered office of this Corporation in the State of Florida is 2810 B. Oakland Park Blvd., Suite 200, Ft. Lauderdale, Florida, 33306, and the initial registered agent of this Corporation at that address shall be Raymond E. Glynn.

Prepared by: Scott H. Margol, Esq., FL Bar #0522848 Ruden McClosky, Et al., P. O. Box 1900 Fort Lauderdale, Florida 33301 (954) 764-6660 E97000003148

ARTICLE V

INCORPORATOR

The name and street address of the person signing these Articles of Incorporation is:

Raymond E. Glynn
2810 E. Oakland Park Blvd.
Suite 200
Ft. Lauderdale, Florida 33306

IN WITNESS WHEREOF, I have hereunto subscribed my hand and seal this <u>and</u> day of February, 1997.

Raymond E. Glynn, Incorporator

THE UNDERSIGNED, named as the registered agent in Article IV of these Articles of Incorporation, hereby accepts the appointment as such registered agent, and acknowledges that he is familiar with, and accepts the obligations imposed upon registered agents under, the Florida Business Corporation Act, including specifically Section 607.0505

FILED 97 FEB 24 PN 2:53 SECKETARY OF STATE ALLAHASSEE, FLORIDA

Raymond E. Glynn, Registered Agent

Prepared by: Scott H. Margol, Esq., FL Bar #0522848

Ruden McClosky, Et al., P. O. Box 1900 Fort Lauderdale, Florida 33301

(954) 764-6660