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ARTICLES OF INCORPORATION OF DYAD MORTGAGE SERVICE CORPORATION



FIRST: The corporate name that satisfies the requirements of Section 607.0401 is Dyad Mortgage Service Corporation.

SECOND: The number of shares the corporation is authorized to issue is 10,000.

THIRD: The street address and mailing address of the principal office of the corporation is 11926 Fairway Lakes Drive, Fort Meyers, Florida 33913.

FOURTH: The street address of the initial registered office of the corporation is C/O CT Corporation System, 1200 South Pine Island Road, City of Plantation, Florida 33324, and the name of its initial registered agent at such address is CT Corporation System.

FIFTH: The name and address of the incorporator is C. Russell Pickering, First Union Plaza, Suite 1400, 999 Peachtree Street, N.E., Atlanta, Georgia 30309

The undersigned has executed these article of incorporation this 5t day of March 1997.

C. Russell Pickering

Incorporator

ACCEPTANCE BY THE REGISTERED AGENT OF ON DYAD MORTGAGE SERVICE CORPORATION AS REQUIRED IN SECTION 607.0501

CT Corporation System is familiar with and accepts the obligations provided for in Section 607.0505.

CT CORPORATION SYSTEM

By: Dale Morris

By: Dale Morri Title: Asst. VP

Dated: March 5, 1997