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March 20, 1997

VIA UPS OVERNIGHT DELIVERY

Division of Corporations  
Secretary of State  
409 East Gaines Street  
Tallahassee, Florida 32399

900002120639--7  
-03/21/97--01078--012  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

RE: Miracle Mortgage Corporation

Dear Sir/Madam:

Enclosed please find Articles of Incorporation for Miracle Mortgage Corporation, along with our check in the amount of \$70.00 to file these Articles.

Very truly yours,

STEPHEN COVERT, P.A.

Joann B. Petroff, CLA

Joann B. Petroff, CLA  
jbp  
Enclosures

FILED  
97 MAR 21 AM 10:41  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

-m 3/26/97

**ARTICLES OF INCORPORATION**  
**OF**  
**MIRACLE MORTGAGE CORPORATION**

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:

**MIRACLE MORTGAGE CORPORATION**

The address of the principal office of this corporation shall be 3570 Consumer Street, Riviera Beach, FL, 33404, and the mailing address of the corporation shall be the same.

**ARTICLE II. NATURE OF BUSINESS**

This corporation may engage or transact in 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 7500 shares of common stock having \$1.00 par value per share.

**ARTICLE IV. REGISTERED AGENT**

The street address of the initial registered office of the corporation shall be 760 U. S. Highway One, Suite 303, North Palm Beach, FL, 33408 and the name of the initial registered agent of the corporation at that address is STEPHEN COVERT.

**FILED**  
**97 MAR 21 AM 10:41**  
**SECRETARY OF STATE**  
**TALLAHASSEE, FLORIDA**

**ARTICLE V. TERM OF EXISTENCE**

This corporation is to exist perpetually.

**ARTICLE VI. DIRECTORS**

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors is:

Stephen Covert  
146 Hampton Place  
Jupiter, FL 33458

**ARTICLE VII. INCORPORATOR**

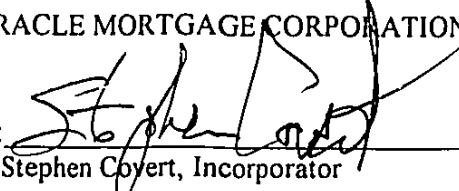
The name and street address of the incorporator to these Articles of Incorporation is:

Stephen Covert  
760 U. S. Highway One, Suite 303  
North Palm Beach, FL 33408

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on March  
20, 1997.

MIRACLE MORTGAGE CORPORATION

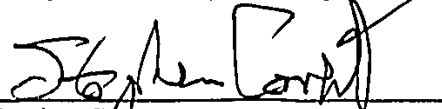
BY:

  
Stephen Covert, Incorporator

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

Stephen Covert, 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.

BY:

  
Stephen Covert

FILED

97 MAR 21 AM 10:41

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA