

09700003/204
MULLEN & BIZZARRO, P.A.

JOSEPH P. MULLEN
DEBORAH L. BIZZARRO

JAMES H. MURRAY, JR.
OF COUNSEL

SUITE PH-C
2929 EAST COMMERCIAL BOULEVARD
FORT LAUDERDALE, FLORIDA 33308
(954) 772-9100
FAX (954) 493-8765

April 3, 1997

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

200002135182--8
-04/07/97--01088--003
***122.50 ***122.50

RE: NEW CORPORATION
FEDERATED MORTGAGE SERVICES, INC.

Dear Sir or Madam:

Enclosed herewith please find the original and one (1) copy of Articles of Incorporation for FEDERATED MORTGAGE SERVICES, INC. with our check in the amount of \$122.50 representing your fee for filing the Articles of Incorporation.

Kindly file the Articles and return a copy of same to the undersigned in the enclosed, self-addressed pre-paid envelope.

Thanking you for your prompt attention to this matter, remain

Very truly yours,

Cindy J. Kindig
Cindy J. Kindig
Secretary to
Deborah L. Bizzarro

/cjk
Enc.

corp/secstate.

FILED
APR -7 PM 12:13
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

4/8/97
ID

ARTICLES OF INCORPORATION
OF
FEDERATED MORTGAGE SERVICES, INC.

97 APR -7 PM 12:13
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this corporation is FEDERATED MORTGAGE SERVICES, INC., with its principal office and address being located at 2929 E. Commercial Boulevard, Suite PH-C, Fort Lauderdale, FL 33308.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles of Incorporation by the Department of State.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue One Hundred (100) shares of \$1.00 par value common stock which shall be designated as "Common Shares".

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale by the corporation of any new stock of this corporation, shall have the right to purchase a pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of this corporation is 2929 E. Commercial Boulevard, PH-C, Fort Lauderdale, FL 33308 and the name of the initial registered agent of this corporation at that address is Todd T. Campbell.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

The corporation shall have one (1) Director. The number of Directors may be either increased and, thereafter, be further increased or decreased from time to time in accordance with the By-

laws of the Corporation although there shall never be less than one (1) required Director. The name and address of the initial Director/President/Stockholder is: Todd T. Campbell.

ARTICLE VIII - INCORPORATOR

The name and address of the Incorporator signing these Articles is: Todd T. Campbell, 2929 E. Commercial Boulevard, PH-C, Fort Lauderdale, FL 33308.

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto. Any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the date of signing.

Dated: April 3, 1997.



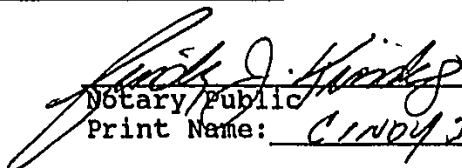
TODD T. CAMPBELL
INCORPORATOR

STATE OF FLORIDA

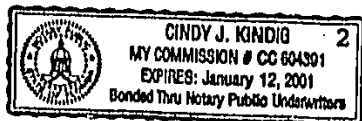
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this 3rd day of April, 1997, by TODD T. CAMPBELL, who is personally known to me or who has produced _____ as identification and who did not take an oath.

My Commission Expires:



Notary Public
Print Name: CINDY J. KINDIG



Certificate designating place of business or domicile for the service of process within Florida, naming agent upon whom process may be served.

In compliance with Section 48.091(1), Florida Statutes (1995), the following is submitted:

That, FEDERATED MORTGAGE SERVICES, INC., desiring to organize or qualify under the laws of the State of Florida, has named Todd T. Campbell as its agent to accept service of process within the State of Florida.

Dated: April 3, 1997.



TODD T. CAMPBELL
INCORPORATOR

FILED
97 APR - 7 PM 12:13
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of the Florida Statutes relative to the proper performance of my duties.

Dated: April 3, 1997.



TODD T. CAMPBELL
Registered Agent