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TRANSMITTAL LETTER

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

200002168772--6  
-05/06/97--01155--025  
\*\*\*\*122.50 \*\*\*\*122.50

SUBJECT: Stateside Mortgage Lending, Inc.

I enclose an original and one copy(ies) of the  
Articles of Incorporation for the above corporation and a  
check in the amount of \$ 122.50.

From: Stateside Mortgage Lending, Inc / Pamela K. Wiegand  
Name  
1957 Sever Drive  
Address  
Clearwater, Florida 34624  
City State Zip  
(800) 539-6239  
Telephone Number

.. QN 5-12-97

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION  
OF

Stateside Mortgage Lending, Inc.

ARTICLE I NAME

The name of the corporation shall be:

Stateside Mortgage Lending, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

1957 Sever Drive

Clearwater, Florida 34624

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 (one thousand)

ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Pamela K. Wiegand

1957 Sever Drive

Clearwater, Florida 34624

ARTICLE V INCORPORATOR

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

Pamela K. Wiegand

1957 Sever Drive

Clearwater, Florida 34624

The undersigned has executed these Articles of Incorporation  
this 5th day of May 19 97.

Pamela K. Wiegand  
Pamela K. Wiegand Incorporator

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CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/REGISTERED OFFICE

STATE  
TALLAHASSEE, FLORIDA

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is:

Stateside Mortgage Lending, Inc.

2. The name and address of the registered agent and office is:

Pamela K. Wiegand

1957 Sever Drive

Clearwater, FLorida 34624

Signature:

Pamela K. Wiegand

Title: Incorporator

Date: May 5, 1997

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

Signature:

Pamela K. Wiegand  
Pamela K. Wiegand

Date: May 5, 1997