

P. OHENGER MAY 2 8 1997

## ARTICLES OF INCORPORATION OF MUTUAL LIBERTY MORTGAGE INC.

The undersigned incorporator, who is sui juris , hereby adopt the following Articles of Incorporation for the formation of corporation under the Florida Business Corporation Act.

I.

The name of the corporation shall be MUTUAL LIBERTY MORTGAGE INC.

## II.

The principal place of business and mailing address of the corporation shall be 2170 Opa Locka Boulevard, Opa Locka, Florida 33054.

### III.

The number of shares of stock that the corporation is authorized to have outstanding at any one time is 100 common shares.

#### IV.

The name and address of the initial registered agent of the corporation is ROBERT S. KORSCHUN, 28 WEST FLAGLER STREET, 11 FL MIAMI, FLORIDA 33130.

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The name and address of the incorporator is ROBERT S. KORSCHUN, 28 WEST FLAGLER STREET, 11 FL , MIAMI FLORIDA 33130

#### VI.

The initial Board of Directors of the corporation shall consist of one director who shall serve a term of one year but the number and term of the directors shall be prescribed by the By-Laws hereafter acopted:

The name and address of the initial Director is ROBERTO ACOUTA,2170 OPA LOCKA BOULEVARD,OPA LOCKA, FLORIDA 33054

#### VII.

The internal operation and administration of the corporation including the number and terms of the officers and directors shall be determined by By-Laws adopted by the Directors or shareholders.

The undersigned has executed and adopted these Articles of Incorporation this day of May, 1996.

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# DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

Having been named as Registered Agent and designated to accept service of process for the above corporation, I hereby accept the appointment as Registered Agent and agree to act in this capacity, to comply with the provisions of all statutes relating to the proper and complete performance of my duties and accept the obligations of my position as Registered Agent.

8 Korschun Robert S.

DATE: May 22,1997

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FILED 97 HAY 27 PH 2: 19 SECRETARY OF STATE TALLAHASSEE, FLORID