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TO: DIVISION OF CORPORATIONS FAX #: (904) 922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC

ACSX#: 073171003004

CONTACT: JOHNNY-C. RODRIQUEZ

(305) 672-9110

NAME: INTER-MONDO MORTGAGE CENTER, INC.

AUDIT NUMBER..... H97000010551

DOC TYPE.....FLORIDA PROPIT CORPORATION OR P.A. CERT. OF STATUS.0 PAGES..... 4

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** ENTER 'M' FOR MENU. **

ENTER SELECTION AND <CR>:

B. REGISTER JUN 2 6 1997

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ARTICLES OF INCORPORATION

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Article I. Name

The name of this Florida corporation is: Inter-Mondo Mortgage Center, Inc.

97 JUN 26 PM 1:22 SECRETARY OF STATE TALLAHASSEE, FLORIDA

Article II. Address

The mailing address of the Corporation is: Inter-Mondo Mortgage Center, Inc. P.O. Box 350578 Palm Coast FL 32135

Article III. Registered Agent

The name and address of the registered agent of the Corporation is: Corporate Creations Enterprises, Inc. 4521 PGA Boulevard #211 Palm Beach Gardens FL 33418

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Gerald Caminer Lambert H. Van Wyk

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

American Incorporators, Ltd. 1220 North Market Street, Suite 608 Wilmington DE 19801 302-421-5752

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Article V. Capital Stock

The Corporation shall have the authority to issue 100 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is: Corporate Creations International Inc. 401 Ocean Drive #312 (Door Code 125) Miami Beach FL 33139-6629

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on June 26, 1997.

The undersigned incorporator executed these Articles of Incorporation on June 26, 1997.

CORPORATE CREATIONS INTERNATIONAL INC.

Kara O'Donnell Vice President

American Incorporators, Ltd. 1220 North Market Street, Suite 608 Wilmington DE 19801 302-421-5752

CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

FILED

97 JUN 26 PM 1:21

SECRETARY OF STATE TALLAHASSEE.FLORIDA

CORPORATION:

Inter-Mondo Mortgage Center, Inc.

REGISTERED AGENT/OFFICE:

Corporate Creations Enterprises, Inc. 4521 PGA Boulevard #211

Palm Beach Gardens FL 33418

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

CORPORATE CREATIONS ENTERPRISES, INC.

Kara O'Donnell, Vice President

Date: June 26, 1997

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