

P970000069606

Beth A. Culbertson, EA
5390 Hoffner Avenue
Orlando, FL 32812

SECRETARY OF STATE
DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FL 32314

000002263280--6
-08/11/97--01099--005
*****70.00 *****70.00

RE: Statewide Mortgage Management Services, Inc.

August 1, 1997

GENTLEMEN:

ENCLOSED PLEASE FIND THE ORIGINAL ARTICLES OF CORPORATION AND A COPY, TOGETHER WITH A CHECK IN THE AMOUNT OF \$70.00.

THIS REPRESENTS THE COST OF THE FILING FEES AND THE FEE FOR THE REGISTERED AGENT DESIGNATION FOR THE ABOVE NAMED CORPORATION.

SINCERELY,

Beth A. Culbertson

Beth A. Culbertson, EA
5390 Hoffner Avenue
Orlando, FL 32812

FILED
97 AUG 11 AM 11:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

mc 8/12/97

ARTICLES OF INCORPORATION
of
Statewide Mortgage Management Services, Inc.

FILED

97 AUG 11 AM 11:41

SECRET
TALLAHASSEE, FLORIDA

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME AND ADDRESS

The name of the corporation is:

Statewide Mortgage Management Services, Inc.

The corporate address is:

2300 Curry Ford Road
Orlando, FL 32806

The mailing address is:

2300 Curry Ford Road
Orlando, FL 32806

ARTICLES II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue five thousand shares (5,000) of one Dollar (\$1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the Initial Registered Agent of this Corporation is:

NAME: Gregory L. Culbertson
ADDRESS: 13421 Fordwell Drive
CITY: Orlando, FL 32828

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one (2) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The name and address of the initial directors of the corporation are as follows:

NAME: Gregory L. Culbertson
ADDRESS: 13421 Fordwell Drive
CITY: Orlando, FL 32828

NAME: Berton P. Zegers
ADDRESS: 2735 Mystic Cove Drive
CITY: Orlando, FL 32812

ARTICLE VII - INCORPORATORS

The name and address of the person signing these Articles of Incorporation are as follows:

NAME: Caroline Bell
ADDRESS: 5390 Hoffner Avenue
CITY: Orlando, FL 32812

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this First (1st) day of August, 1997.



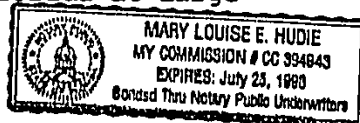
Caroline Bell

STATE OF FLORIDA
COUNTY OF ORANGE

Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Caroline Bell, personally known by me and known to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that she executed the Articles of Incorporation. IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this First (1st) day of August, 1997.



Mary Louise E. Hudie
Notary Public, State of Florida at Large



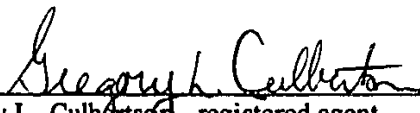
**CERTIFICATE AND ACKNOWLEDGMENT
OF REGISTERED AGENT**

OF

Statewide Mortgage Management Services, Inc.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.



Gregory L. Culbertson, registered agent

FILED
97 AUG 11 AM 11:42
STATE
TALLAHASSEE, FLORIDA