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COMMUNITY MORTGAGE GROUP, INC.
732 N.W. 47TH STREET
POMPANO BEACH, FLORIDA 33064

August 7, 1997

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

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****122.50 ****122.50

Gentlemen:

Enclosed are the following regarding the incorporation of
COMMUNITY MORTGAGE GROUP, INC.

1. Articles of Incorporation
2. Check for \$122.50

Please notify me if there are any problems.

Very truly yours,

Cynthia Briel

CYNTHIA BRIEL

FILED
97 AUG 14 PM 2:24
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

AUG 14 1997

ARTICLES OF INCORPORATION
OF

COMMUNITY MORTGAGE GROUP, INC.

FILED

97 AUG 14 PM 2:24

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract hereby forms a corporation under the laws of the State of Florida.

ARTICLE I.

NAME.

The name of this corporation is

COMMUNITY MORTGAGE GROUP, INC.

The principal place of business of this corporation shall be
732 N.W. 47th Street, Pompano Beach, Florida 33064.

ARTICLE II.

NATURE OF BUSINESS.

The Corporation may engage in any activity or business permitted under the laws of United States and of the State of Florida.

ARTICLE III.

CAPITAL STOCK.

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is ONE HUNDRED (100)--shares of common stock having a One Dollar (\$1.00) par value.

Every original incorporating stockholder upon the sale for cash, property or services or new shares or shares authorized but unissued, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others, which price, in case of par value shares may be in excess of par.

The transfer of shares may be restricted as provided for in the By-Laws as adopted by stockholders or by other agreement between the parties thereto.

ARTICLE IV.

TIME OF EXISTENCE.

This Corporation is to exist perpetually and shall commence as of the date of filing of these Articles with the Secretary of State.

ARTICLE V.

INITIAL REGISTERED OFFICE
AND AGENT.

The Street Address of the Initial Registered office of this corporation is 732 N.W. 47th Street, Pompano Beach, Florida 33064 and the name of the Initial Registered Agent of this corporation at that address is CYNTHIA BRIEL.

ARTICLE VI.

INITIAL BOARD OF DIRECTORS.

This corporation shall have (1) directors initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The names and addresses of the initial director of this corporation are:

CYNTHIA BRIEL
732 N.W. 47TH STREET
POMPANO BEACH, FLORIDA 33064

ARTICLE VII.

INCORPORATOR.

The name and address of the person signing these articles is:

CYNTHIA BRIEL
732 N.W. 47TH STREET
POMPANO BEACH, FLORIDA 33064

ARTICLE VIII.

BYLAWS.

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLES IX.

AMENDMENTS.

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a stockholders' meeting, unless all the Directors and all the stockholders sign a written statement manifesting their intention that certain amendments of these Articles of Incorporation be made.

Cynthia Briel
CYNTHIA BRIEL

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

COMMUNITY MORTGAGE GROUP, INC.

In pursuant of Chapter 48.091, Florida Statutes, the
following is submitted, in compliance with said Act:

First-That COMMUNITY MORTGAGE GROUP, INC.

desiring to organize under the laws of the State of Florida with
its principal office, as indicated in the Articles of
Incorporation at City of Pompano Beach, County of Broward,
Florida and has named

CYNTHIA BRIEL

located at

732 N.W. 47 STREET

(Street address and number of building,
Post Office Box address not acceptable)

City of Pompano Beach, County of Broward and State of Florida
agent to accept service of process within this state.

ACKNOWLEDGMENT: (Must be signed by designated agent)

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

By: Cynthia Briel
(Registered Agent)
CYNTHIA BRIEL

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA