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September 12, 1997

Division of Corporations
Florida Department of State
409 East Gaines Street
Tallahassee, FL 32301

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RE: National Mortgage Loan Corporation
My File No.: 141-001

Dear Sirs:

Enclosed herewith you will find the following items:


1. The original and one copy of the Articles of Incorporation of National Mortgage Loan Corporation.

2. My trust account check in the amount of \$122.50 made payable to your order and tendered in payment of the fees to file this new corporation, file the designation and acceptance of registered agent and provide a certified copy of the Articles.

Please file this corporation and return the certified copy of the Articles to me at your earliest opportunity.

I thank you for your attention to this matter. Please do not hesitate to contact me if you have any questions or comments with regard to the foregoing, the enclosures or otherwise.

Sincerely yours,



Allen Bosworth

AB/arb
Enclosures
cc: Mitchell H. Canada
1411LTSS.WPD

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

J. Nadeau SEP 17 1997

ARTICLES OF INCORPORATION
OF
NATIONAL MORTGAGE LOAN CORPORATION

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

ARTICLE I

NAME: The name of this corporation is:

NATIONAL MORTGAGE LOAN CORPORATION

ARTICLE II

PURPOSES AND POWERS: The general nature of business to be transacted by the corporation is as follows:

1. The corporation may engage in any activity of business which is permitted under the laws of the State of Florida;
2. And, in general, to do all things necessary or convenient to carry out its business or affairs or which is calculated, directly or indirectly, to promote the interest of the corporation or to enhance the value of its properties;
3. And, further, to buy, sell and own real and personal property, to borrow, raise and lend money for any purposes of the corporation, to encumber and mortgage all or part of the property, real and personal, corporeal or incorporeal, owned by the corporation and to create, issue, draw and accept and negotiate bonds and mortgages, bills of exchange,

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promissory notes and other obligations and negotiable instruments.

ARTICLE III

CAPITALIZATION: The maximum number of shares of stock which this corporation is authorized to have outstanding at any time is Five Thousand (5,000) shares of common stock having a par value of One and no/100ths (\$1.00) Dollar per share.

ARTICLE IV

SHAREHOLDERS' PREEMPTIVE RIGHTS: The corporation elects to have preemptive rights.

ARTICLE V

INITIAL CAPITAL: The amount of capital with which this corporation will begin business is Five Hundred and no/100ths (\$500.00) Dollars.

ARTICLE VI

COMMENCEMENT AND DURATION: This corporation is to commence existence upon the filing of these Articles of Incorporation with the Department of State of the State of Florida and its existence thereafter shall be perpetual.

ARTICLE VII

PRINCIPAL OFFICE: The corporation shall have its initial principal office and place of business at 2521 Northeast 31st Court, Lighthouse Point, Florida 33064 and its initial mailing address at 2521 Northeast 31st Court, Lighthouse Point, Florida 33064.

The Board of Directors may, from time to time, move the principal office, place of business and mailing address to any other address located in the State of Florida, and establish branch offices in any place within the State of Florida, as may be desirable.

ARTICLE VIII

DIRECTORS: The corporation shall have one (1) Director initially. The number of Directors may be increased or decreased from time to time in accordance with the Bylaws adopted by the stockholders, but shall never be less than one (1).

The name and address of the initial Director, comprising the entire Board of Directors initially, are:

Mitchell H. Canada Director	2521 Northeast 31st Court Lighthouse Point, Florida 33064
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ARTICLE IX

OFFICERS: The corporation shall have offices consisting of a President, a Secretary and a Treasurer, all of which may be occupied by the same person, as appointed from time to time by the Board of Directors.

The names and addresses of the initial officers are:

Mitchell H. Canada President	2521 Northeast 31st Court Lighthouse Point, Florida 33064
Mitchell H. Canada Secretary	2521 Northeast 31st Court Lighthouse Point, Florida 33064
Mitchell H. Canada Treasurer	2521 Northeast 31st Court Lighthouse Point, Florida 33064

ARTICLE X

INDEMNIFICATION: The corporation shall indemnify every director and officer, and his heirs, executors and administrators, against expenses reasonably and actually incurred by him, as well as any amount paid upon a judgment in connection with any action, suit or

proceeding, civil or criminal, to which he may be made a party by reason of his being, or having been, a director or officer of the corporation, except in relation to matters as to which he shall finally be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in performance of duty to the corporation. In the event of settlement, indemnification shall be provided only in connection with such matters covered by the settlement as to which the corporation is advised by its counsel that the person to be indemnified did not commit breach of such duty. The right of indemnification contained herein shall be in addition to, and not exclusive of, such other rights of indemnification as are provided by law or to which a director or officer may otherwise be entitled.

ARTICLE XI

AFFILIATED TRANSACTIONS: The corporation elects not to be governed by the provisions of F.S. §607.0901 (1995) pertaining to the approvals required for the corporation to engage in, or enter into, an "affiliated transaction" as that term is defined therein.

ARTICLE XII

INCORPORATOR AND SUBSCRIBER: The incorporator and subscriber to all of the capital shares of the corporation is:

Mitchell H. Canada

2521 Northeast 31st Court
Lighthouse Point, Florida 33064

ARTICLE XIII

AMENDMENT: 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 by the stockholders by a majority of the shares entitled to vote thereon.

ARTICLE XIV

REGISTERED AGENT AND REGISTERED OFFICE: The initial Registered Agent for the corporation, to be its agent and to accept service of process within the State of Florida on behalf of the corporation, is:

Mitchell H. Canada

The initial Registered Office for the corporation is located at:

2521 Northeast 31st Court
Lighthouse Point, Florida 33064

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TALLAHASSEE, FLORIDA

ACKNOWLEDGMENT

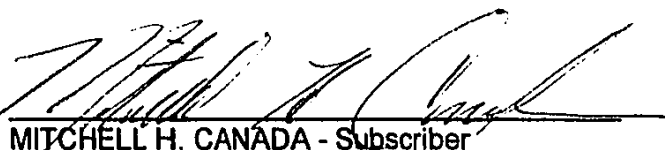
Having been named as Registered Agent to accept service of process for NATIONAL MORTGAGE LOAN CORPORATION at the place designated in Article XIV of these Articles of Incorporation, I hereby acknowledge that I am familiar with, and accept, the obligations of that position and agree to comply with the provisions of Florida law relative to keeping open the Registered Office of the corporation.


MITCHELL H. CANADA - Registered Agent

CERTIFICATE

I, the undersigned, being the original Subscriber to the capital stock hereinabove named for the purpose of forming a corporation for profit to do business both within and

without the State of Florida, do hereby execute, subscribe, acknowledge and file this Certificate, hereby declaring and certifying that the facts stated are true, and accordingly have hereunto set my hand and seal this 12 day of SEPTEMBER, 1997.


MITCHELL H. CANADA - Subscriber

STATE OF FLORIDA

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:SS
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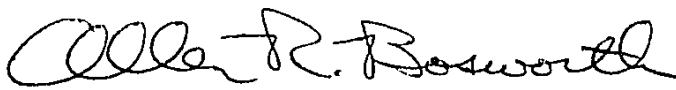
COUNTY OF BROWARD

SWORN TO AND SUBSCRIBED before me this 12 day of

September, 1997, by MITCHELL H. CANADA, who is personally

known to me or who has produced N/A

as identification and who did take an oath.


Notary Public Signature



ALLEN R BOSWORTH
My Commission CC392141
Expires Jul. 13, 1998
Bonded by HAI
800-422-1665

Notary Public Printed Name
Notary Public - State of Florida
My Commission Expires: