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TO: DIVISION OF CORPORATIONS

FAX #: (850) 922-4001

FROM: FILINGS, INC.

CONTACT: TERESA ROMAN PHONE: (904) 385-6735

ACCT#: 072720000101

FAX #:

NAME: STATEWIDE LENDING CENTER, INC. AUDIT NUMBER.....H97000015748 DOC

TYPE.....FLORIDA PROFIT CORPORATION OR P.A. CERT. OF STATUS..0

PAGES..... 4 CERT. COPIES.....0

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION
OF

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATEWIDE LENDING CENTER, INC.

ARTICLE I

NAME

The name of the corporation shall be STATEWIDE LENDING CENTER, INC.

ARTICLE II

NATURE OF BUSINESS

The general nature of the business to be transacted by the corporation and its objects and powers shall be as follows:
To engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

CAPITAL STOCK

The maximum number of shares of authorized capital stock of this Corporation shall be One Thousand (1000) shares of common stock with a nominal or par value of ten (\$.10) cents.

ARTICLE IV

INITIAL CAPITAL

The amount of capital with which this Corporation will begin business shall not be less than Five Hundred (\$500.00) Dollars.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is: c/o ANDREW L. SIEGEL, P.A., 300 Northwest 82nd

ANDREW L. SIEGEL, P.A.
300 N.W. 82nd Ave., Ste. 412
Plantation, Florida 33324
FL. BAR NO. 299261
954-475-1011

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Avenue, Suite 412, Plantation, Florida 33324, and the name of the initial Registered Agent of this Corporation is ANDREW L. SIEGEL, P.A.

ARTICLE VI

The term for which this Corporation shall exist shall be perpetual.

ARTICLE VII

ADDRESS

The initial principal office of the Corporation shall be at 300 Northwest 82nd Avenue, Executive Pavilion, Suite 412, Plantation, Florida, 33324. This Corporation may have such other places of business in the State of Florida as the nature and progress of the business of the Corporation shall, from time to time, render necessary and/or desirable. The Board of Directors may, from time to time, move the principal office to any other address or place in Florida. Said Corporation shall have the power to conduct its business outside the State of Florida or in any or all of the several States and Territories of the United States, including the District of Columbia, and in any or all foreign countries and may have one or more offices in any of said places.

ARTICLE VIII

DIRECTORS

The number of Directors shall be at least one and the first Board of Directors of the Corporation shall be comprised of the following named persons:

NAME

JOSEPH P. ANDY

RISA E. MAISNER

ADDRESS

210 University Drive, Ste. 206
Coral Springs, Florida 33071

210 University Drive, Ste. 206
Coral Springs, Florida 33071

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ARTICLE IX

INCORPORATOR

The name and street address and the incorporator is listed below and he shall until the election of any successive Board of Directors, who is to conduct the business of the organizational meeting is:

NAME

JOSEPH P. ANDY

ADDRESS

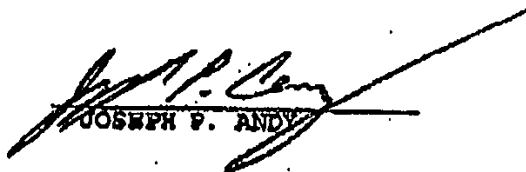
210 University Drive, Ste. 206
Coral Springs, Florida 33071

ARTICLE X

EFFECTIVE DATE

The effective date of the incorporation shall be the date of the filing of Articles.

IN WITNESS THEREOF, the subscribing stockholder has hereunto set his hand and seal and caused these Articles of Incorporation to be executed this 22 day of September, 1997.


JOSEPH P. ANDY

STATE OF FLORIDA)

COUNTY OF BROWARD)

ss.

BEFORE ME, the undersigned authority, this day personally appeared JOSEPH P. ANDY, to me well known to be the person who executed the foregoing Articles of Incorporation, and acknowledged to and before me that he executed the same for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my seal of office this 22 day of September, 1997.


Notary Public, State of Florida

My Commission Expires:

Sarah J. Oliver
COMMISSION & CERTIFICATE EXPIRES
September 2, 2000
SIGNED THIS 22ND DAY OF SEPTEMBER, 1997

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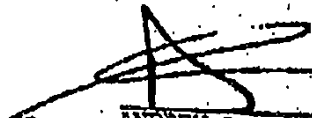
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CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THIS STATE
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:
That JOSEPH P. ANDY desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation at the City of Plantation, County of Broward, State of Florida, has named ANDREW L. SIEGEL, located at 300 Northwest 82nd Avenue, Executive Pavilion, Suite 412, Florida, 33324, as its agent to accept service of process within this State. Having been named to accept service of process for the above-named Corporation, at the place designated in this Certificate, I hereby accept to act in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.



ANDREW L. SIEGEL
Registered Agent

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