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THE UNITED STATES  
CORPORATION  
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 533672 7136325

AUTHORIZATION :

*Patricia Pizzuto*

COST LIMIT : \$ 70.00

FILED  
97 OCT -2 AM 8:29  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ORDER DATE : September 17, 1997

ORDER TIME : 1:45 PM

ORDER NO. : 533672-005

CUSTOMER NO: 7136325

700002310787--6

CUSTOMER: Ms. Loubbertha Nalls  
MS. LOUBERTHA NALLS

3633 Southwest 14th Street

Fort Lauderdale, FL 33312

DOMESTIC FILING

NAME: QUALITY TRUST MORTGAGE  
CORPORATION

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Christopher Smith

EXAMINER'S INITIALS: \_\_\_\_\_

RECEIVED  
97 OCT -2 PM 3:28  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

SN OCT - 3 1997

ARTICLES OF INCORPORATION  
OF

QUALITY TRUST MORTGAGE CORPORATION

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

QUALITY TRUST MORTGAGE CORPORATION

The address of the principal office of this corporation shall be 3633 Southwest 14th Street, Fort Lauderdale, Florida 33322, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares of common stock having \$1.00 par value per share.

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ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 3633 Southwest 14th Street, Fort Lauderdale, Florida 33322, and the name of the initial registered agent of the corporation at that address is Loubbertha Nalls.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Directors, initially. The names and addresses of the initial members of the Board of Directors are:

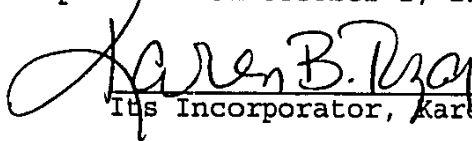
Mr. John W. Nalls, Jr.	3633 Southwest 14th Street, Fort Lauderdale Florida 33322
Ms. Loubbertha Nalls	Same as above

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

Corporate Agents, Inc.  
1201 Hays Street  
Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on October 2, 1997.

  
Its Incorporator, Karen B. Rozar

CKS

ACCEPTANCE OF REGISTERED AGENT  
DESIGNATED IN THE ARTICLES OF INCORPORATION

Ms. Loubbertha Nalls, an individual residing in this state, having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of:

QUALITY TRUST MORTGAGE CORPORATION

Ms. Loubbertha Nalls is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By:

*Loubbertha Nalls*

Typed Name: Ms. Loubbertha Nalls

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