CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302 (904) 224-8870 • 1-800-342-8062 • Fax (904) 222-1222

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SECRETARY OF STATE
OWNSION OF CORPORATIONS

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R&D Mortgage Company,

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Signature		- , ., , .= :::
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ARTICLES OF INCORPORATION

FILED SECRETARY OF STATE ENVISION OF CORPORATIONS

OF

97 NOV 14 PM 12: 57

R&D MORTGAGE COMPANY, INC.

The undersigned, for the purposes of forming a corporation under Section 607.0202 of the Florida Business Corporation Act, does hereby certify as follows:

ARTICLE I

EFFECTIVE DATE

Corporate Name and Address

The name of the Corporation is R&D Mortgage Company, Inc., and the street address of the Corporation is Jon Rubinton, 26335 Augusta Creek Court, Bonita Springs, Florida 34134.

ARTICLE II

Corporate Purposes

The Corporation is organized to transact any and all lawful business authorized by the Florida Business Corporation Act.

ARTICLE III

Authorized Stock

The aggregate number of shares of the Corporation shall be 10,000, all of which are to be voting common stock having a par value of Fifty Cents (\$.50) per share.

ARTICLE IV

Registered Office and Registered Agent

The street address of the initial registered office of the Corporation in the State of Florida shall be 8889 Pelican Bay Boulevard, Suite 300, Naples, Florida 34108. The name of the initial registered agent of the Corporation at the registered office shall be Thomas B. Garlick, Esq.

ARTICLE V

Initial Board of Directors

The initial Board of Directors of the Corporation shall be comprised of one (1) person.

The name and address of the initial Director is as follows:

Mr. Jon Rubinton 26335 Augusta Creek Court Bonita Springs, Florida 34134

ARTICLE VI

Incorporator

The name and address of the Incorporator of the Corporation is:

Mr. Jon Rubinton 26335 Augusta Creek Court Bonita Springs, Florida 34134

ARTICLE VII

Commencement of Existence

The Corporation shall be deemed to commence on the date of execution of Articles of Incorporation.

ARTICLE VIII

Duration

The term of existence of the Corporation is perpetual.

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing

Articles of Incorporation this 13 day of November, 1997.

Jon Rubinton - Incorporator

STATE OF FLORIDA COUNTY OF COLLIER

The foregoing instrument was acknowledged before me this $\frac{1}{2}$ day of November, 1997, by Jon Rubinton, who is personally known to me.

BONNIE S. PLANTING
COMMISSION # CC 657723
EXPIRES JUN 22, 2001
SONDED THRU
ATLANTIC BONDEING CO., INC.

Notary Public

Printed Name

ACCEPTANCE OF REGISTERED AGENT

FILED SECRETARY OF STATE JUVISION OF CORPORATION

FOR

97 NOV 14 PM 12: 57

R&D MORTGAGE COMPANY, INC.

I, Thomas B. Garlick, having signed the within as registered agent of R&D MORTGAGE COMPANY, INC. (the "Corporation") at the registered address of 8889 Pelican Bay Boulevard, Suite 300, Naples, Florida 34108, do hereby agree as registered agent to accept service of process, to keep an office of the Corporation open during the prescribed hours, and to post my name, and that any officer of the Corporation authorized to accept service of process at the above Florida designated address, in some conspicuous place in the office of the Corporation as required by law.

Thomas B. Garlick REGISTERED AGENT