

**CAPITAL CONNECTION, INC.**

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302  
(850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

**P970000 98479**

mortgagesmart, Inc

**EFFECTIVE DATE**

11-14-97

100002351381--4  
-11/19/97--01005--009  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

- Art of Inc. File \_\_\_\_\_
- \_\_\_\_\_ LTD Partnership File \_\_\_\_\_
- \_\_\_\_\_ Foreign Corp. File \_\_\_\_\_
- \_\_\_\_\_ L.C. File \_\_\_\_\_
- \_\_\_\_\_ Fictitious Name File \_\_\_\_\_
- \_\_\_\_\_ Trade/Service Mark \_\_\_\_\_
- \_\_\_\_\_ Merger File \_\_\_\_\_
- \_\_\_\_\_ Art. of Amend. File \_\_\_\_\_
- \_\_\_\_\_ RA Resignation \_\_\_\_\_
- \_\_\_\_\_ Dissolution / Withdrawal \_\_\_\_\_
- \_\_\_\_\_ Annual Report / Reinstatement \_\_\_\_\_
- \_\_\_\_\_ Cert. Copy \_\_\_\_\_
- Photo Copy \_\_\_\_\_
- \_\_\_\_\_ Certificate of Good Standing \_\_\_\_\_
- \_\_\_\_\_ Certificate of Status \_\_\_\_\_
- \_\_\_\_\_ Certificate of Fictitious Name \_\_\_\_\_
- \_\_\_\_\_ Corp Record Search \_\_\_\_\_
- \_\_\_\_\_ Officer Search \_\_\_\_\_
- \_\_\_\_\_ Fictitious Search \_\_\_\_\_
- \_\_\_\_\_ Fictitious Owner Search \_\_\_\_\_
- \_\_\_\_\_ Vehicle Search \_\_\_\_\_
- \_\_\_\_\_ Driving Record \_\_\_\_\_
- \_\_\_\_\_ UCC 1 or 3 File \_\_\_\_\_
- \_\_\_\_\_ UCC H Search \_\_\_\_\_
- \_\_\_\_\_ UCC Retrieval \_\_\_\_\_
- \_\_\_\_\_ Courier \_\_\_\_\_

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SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
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Signature \_\_\_\_\_

Requested by: LS      11/19      8:42

Name \_\_\_\_\_      Date \_\_\_\_\_      Time \_\_\_\_\_

Walk-In \_\_\_\_\_      Will Pick Up \_\_\_\_\_

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**ARTICLES OF INCORPORATION  
OF  
MORTGAGESMART, INC.**

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, does hereby act as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

**ARTICLE I**

The name of the corporation ("Corporation") is MORTGAGESMART, INC.

**ARTICLE II**

The existence of the Corporation shall begin on November 14, 1997.

**ARTICLE III**

**EFFECTIVE DATE**

11-14-97

The street address of the principal office of the Corporation is:  
8541 S.W. 27th Place, Davie FL 33328.

**ARTICLE IV**

The maximum number of shares this Corporation is authorized to issue is 100,  
all of which shall be Common Shares.

**ARTICLE V**

The initial street address of the Corporation's registered office is 8541 S.W.  
27th Place, Davie FL 33328 and the initial registered agent for the  
Corporation at that address is Danielle G. Zuckerman.

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**ARTICLE VI**

The initial board of directors shall consist of one member, and the name and address of the person who will serve on the initial board of directors is  
Danielle G. Zuckerman.

**ARTICLE VII**

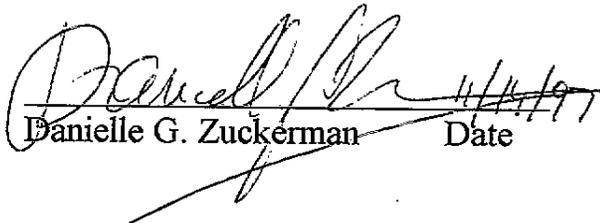
The name and address of the person signing these articles of incorporation is  
Danielle G. Zuckerman, 8541 S.W. 27th Place, Davie FL 33328.

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation this 14 day of November, 1997.

  
Danielle G. Zuckerman

**ACCEPTANCE OF REGISTERED AGENT**

Having been named to accept service of process for MORTGAGESMART, INC. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).

  
Danielle G. Zuckerman      11/14/97  
Date