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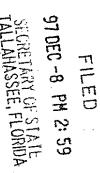
FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

December 10, 1997

BUYERS CHOICE REALTY 14502 N DALE MABRY TAMPA, FL 33618

SUBJECT: BUYER'S CHOICE MORTGAGE, INC.

Ref. Number: W97000027628



We have received your document for BUYER'S CHOICE MORTGAGE, INC. and your check(s) totaling \$131.25. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6904.

Freida Chesser Corporate Specialist

Letter Number: 797A00058257

ARTICLES OF INCORPORATION

OF

BUYER'S CHOICE MORTGAGE, INC.



ARTICLE I - NAME

The name of this Corporation is BUYER'S CHOICE MORTGAGE, INC. and the address of the Corporation is 14502 NORTH DALE MABRY, TAMPA FLORIDA 33618.

ARTICLE II - DURATION

This Corporation shall commence its existence on the 10th day of DECEMBER, 1997 with the filing of these Articles with the Secretary of State.

ARTICLE III - PURPOSE

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

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue One Thousand (1000) shares of One Dollar (\$1.00) par value common stock which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 14502 NORTH DALE MABRY, TAMPA, FLORIDA 33618, and the name of the initial registered agent of this Corporation at that address is JONATHAN DOUGHERTY.

<u>ARTICLE VI – INITIAL BOARD OF DIRECTORS</u>

This Corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time by the bylaws but shall never be less than one (1). The name and address of the initial director of this Corporation is:

JONATHAN DOUGHERTY 14502 NORTH DALE MABRY TAMPA, FLORIDA 33618 The name and address of the person signing these Articles is:

JONATHAN DOUGHERTY 14502 NORTH DALE MABRY TAMPA, FLORIDA 33618

ARTICLE VII – AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment to them, and any rights conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber have executed these Articles of Incorporation on this 10th day of December, 1997.

<u>ACKNOWLEDGMENT</u>

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

I HEREBY CERTIFY that on this 10th day of December, 1997, personally appeared before me, the undersigned officer duly authorized to administer oaths and take acknowledgments, JONATHAN DOUGHERTY, to me well known and known to be the person who executed the foregoing Articles of Incorporation, BUYER'S CHOICE MORTGAGE, INC.,

and he acknowledged that he signed and executed the same for the purpose herein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at Tampa, in said County and State, this 10th day of December, 1997.

Rita H Garrison

My Commission CC670570

Expires August 10, 2001

NOTARY PUBLIC-STATE OF FLORIDA

CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

IN COMPLIANCE with Section 48.091 of the Florida Statutes, the following is submitted:

First that BUYER'S CHOICE MORTGAGE, INC. desiring to organize or qualify under The Laws of the State of Florida, its principal place of business in the City of TAMPA, Florida has named JONATHAN DOUGHERTY, 14502 NORTH DALE MABRY, TAMPA, FLORIDA 33618 as its agent to accept service process in Florida.

Date: December 10, 1997

ACCEPTANCE

Having been named to accept service of process for the above-named Corporation at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all Statutes relative to the proper and complete performance of my duties.

Date: December 10, 1997

97 DEC -8 PM 2: 59
SEURLTARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

SWORN TO AND SUBSCRIBED before me this 10th day of December, 1997 in said County and State.

Rita H Garrison

NOTARY PUBLIC-STATE OF FLORIDA