P98000013324

KAREN VANDER WOUDE 397 S.W. 14th Court Pompano Beach, FL 33060

January 27, 1997

SECRETARY OF STATE DIVISION OF CORP. P.O. Box 6327 Tallahassee, FL 32314 400002425614--7 -02/09/98--01147--001 ****122.50 ****122.50

Dear Sir:

Enclosed is the original and one copy of the Articles of Incorporation for, GLENDALE FINANCIAL MORTGAGE, INC., a profit corporation.

Enclosed is a check in the amount of \$122.50 to cover the filing fees.

If you need any more information please advise. My phone number is (954) 946-4343.

Sincerely, Koren Vandy Woude

Karen Vander Woude

98 FEB -9 PM 3: 30
SECRETARY OF STATE
ALLAHASSEE, FLORIE

ARTICLES OF INCORPORATION

OF

GLENDALE FINANCIAL MORTGAGE, INC.

ARTICLE I

NAME

The name of the corporation is GLENDALE FINANCIAL MORTGAGE, INC.

ARTICLE II

DURATION

This corporation shall exist perpetually.

ARTICLE III

PURPOSE

The general nature of the business is to be transacted by this corporation is to manufacture, purchase, or otherwise acquire and to own, mortgage, pledge, sell assign or otherwise dispose of, and to invest in, trade in, deal in, and with goods, wares merchandise, real and personal property, and services of every class, kind and description. This corporation shall be authorized to transact any business as normally is transacted by a corporation in the State of Florida.

ARTICLE IV

CAPITAL STOCK

This corporation is authorized to issue (60) shares of common stock with no par value.

ARTICLE V

INITIAL BUSINESS OFFICE AND REGISTERED OFFICE AND AGENT The street address of the business office and the initial registered agent of this corporation is 4861 N. Dixie Highway, Suite 208, Fort Lauderdale, Florida 33334. The name of the initial Registered Agent of this Corporation is CORINNE SIMPSON. I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

ARTICLE VI

BOARD OF DIRECTORS

This corporation shall have three directors initially. The number of directors may be either increased or diminished from time to time by the by-laws, but shall never be less than one. The name and address of the initial directors of this corporation are:

KAREN VANDER WOUDE 397 SW 14 Court Pompano Beach, FL 33060

CORINNE SIMPSON 4500 Belvedere Rd #G West Palm Beach, FL

HONEY FRY 4720 Royal Palm Beach Blvd West Palm Beach, FL 33411

ARTICLE VII

INCORPORATORS

The name and address of the persons signing these

Articles of Incorporation as incorporators are:

KAREN VANDER WOUDE 397 SW 14 Court Pompano Beach, FL 33060

CORINNE SIMPSON 4500 Belvedere Rd #G West Palm Beach, FL

HONEY FRY 4720 Royal Palm Beach Blvd. West Palm Beach, FL 33411

ARTICLE VIII

INDEMNIFICATION

The corporation shall indemnify any officer or director or incorporator or former officer, director or incorporator, to the full extent permitted by law.

ARTICLE IX

AMENDMENT

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

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 20th day of January, 1998.

KAREN VANDER WOUDE

SUBSCRIBER

CORINNE SIMPSON

SUBSCRIBER

HONEY FRYD SUBSCRIBER

STATE OF FLORIDA

COUNTY OF BROWARD

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared CORINNE SIMPSON, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that she executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal, in the State and County aforesaid, this ___S__ day of February, 1998.

Helen Stone NOTARY PUBLIC

My Commission expires:



STATE OF FLORIDA

COUNTY OF BROWARD

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared HONEY FRY, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that she executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal, in the State and County aforesaid, this _____ day of February, 1998.

NOTARY PUBLIC

My Commission expires:



STATE OF FLORIDA

COUNTY OF BROWARD

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared KAREN VANDER WOUDE, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that she executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal, in the State and County aforesaid, this _____ day of February, 1998.

NOTARY PUBLIC!

My Commission expires:



