

2/9/98 P98000013593

Enclosed is check # 4700
in the amount of \$367.50
representing filing fees of
\$122.50 for each of 3
new corporations

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Please file and ^{Office Use Only} return to

" Christopher Potterson "

Carpenter - Group

6245 - Pembroke Road

Hollywood, FL 33023

FILED

98 FEB 10 AM 11:21

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

me 2/11/98

ARTICLES OF INCORPORATION
OF

D.A.P. MORTGAGE, INC.

FILED

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned acting as Incorporator for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such Corporation:

ARTICLE I
NAME

The name of the Corporation shall be D.A.P. MORTGAGE, INC.

ARTICLE II
DURATION

The Corporation shall have perpetual existence.

ARTICLE III
PURPOSE

The Corporation is organized for the purpose of transacting any and all lawful business for which a corporation may be incorporated under the laws of the State of Florida.

ARTICLE IV
CAPITAL STOCK

The Corporation is authorized to issue 7,500 shares of One Dollar (\$1.00) par value Common Stock.

ARTICLE V
PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 10995 Neptune Drive, Cooper City, Florida, 33026.

**ARTICLE VI
INITIAL REGISTERED AGENT AND STREET ADDRESS**

The name and address of the initial registered agent is:

Dave Pitter
10995 Neptune Drive
Cooper City, Florida 33026.

**ARTICLE VII
INITIAL BOARD OF DIRECTORS**

The Corporation shall initially have one (1) director to hold office until the first annual meeting of shareholders and their successors shall have been duly elected and qualified, or until their earlier resignation, removal from office, or death. The number of directors may be either increased or decreased from time to time in accordance with the Bylaws of the Corporation. The names and addresses of the initial director of the Corporation is:

Dave Pitter
10995 Neptune Drive
Cooper City, Florida 33026.

**ARTICLE VIII
INCORPORATOR**

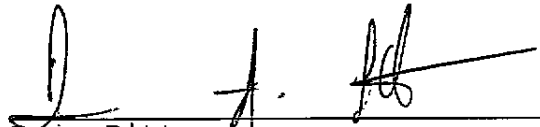
The name and address of the person signing these Articles is:

Dave Pitter
10995 Neptune Drive
Cooper City, Florida 33026.

**ARTICLE IX
AMENDMENTS**

The power to amend these Articles of Incorporation in accordance with law is reserved to the shareholders. Any right conferred upon any shareholder by these Articles of Incorporation is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has
executed these Articles of Incorporation this 13th day of January
1998,



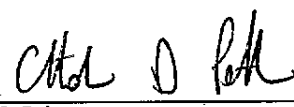
Dave Pitter

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 13th day
of January, 1998, by DAVE PITTER, who has produced a photo I.D.
as identification and who did take an oath.

Witness my hand and seal in the county and state aforesaid
this 13th day of January, 1998.

My commission expires:



Notary Public
Christopher D. Patterson

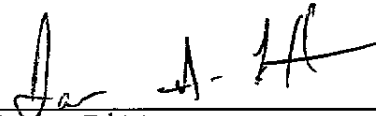


CHRISTOPHER D PATTERSON
My Commission CC461601
Expires May. 09, 1999
Bonded by ANB
800-852-5878

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

I hereby accept the appointment as the initial Registered Agent of D.A.P. MORTGAGE, INC. named in the foregoing Articles of Incorporation.

Date: January 13th, 1998



Dave Pitter

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TALLAHASSEE, FLORIDA