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10472 Hunters Creek Court Jacksonville, FL 32256

February 16, 1998

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

700002436547--3 -02/20/98--01082--010 ****131.25 ****131.25

SUBJECT: Tiger Hoya Mortgage, Inc.

To Whom It May Concern:

Enclosed is an original and one (1) copy of the articles of incorporation for Tiger Hoya Mortgage, Inc., as well as a check in the amount of \$131.25 to cover the filing fee, the cost of a certified copy of the articles, and a certificate of status.

FROM:

James S. Murphy

10472 Hunters Creek Court Jacksonville, FL 32256

904-519-8665

Thank you for your assistance.

Sincerely,

James S. Murphy

98 FEB 20 M IO 35
SECRETARY OF STATE
MINASSEE, FLORIDA

gn 2-23-98

Articles of Incorporation

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE 1: NAME

The name of the corporation shall be: Tiger Hoya Mortgage, Inc.

ARTICLE II: PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

10472 Hunters Creek Court Jacksonville, FL 32256

98 FEB 20 M IO: 35 SECRETARY OF STATE TALLAIMASSEE, FLORIDA

ARTICLE III: SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 100

ARTICLE IV: INITIAL REGISTERED AGENT AND STREET ADDRESS
The name address of the initial registered agent is:

James S. Murphy 10472 Hunters Creek Court Jacksonville, FL 32256

ARTICLE V: INCORPORATOR

The name and street address of the incorporator to these articles is:

James S. Murphy 10472 Hunters Creek Court Jacksonville, FL 32256

The undersigned incorporator has executed these Articles of Incorporation this sixteenth day of February, 1998.

Signature

Certificate of Designation of Registered Agent/Registered Office

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent in the State of Florida.

1. The name of the corporation is:

Tiger Hoya Mortgage, Inc.

2. The name and address of the registered agent and office is:

James S. Murphy 10472 Hunters Creek Court Jacksonville, FL 32256 98 FEB 20 M IO: 35 SECRETARY OF STATE

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature

February 16, 1998 Date