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March 21, 1998

REPLY TO:

Merritt Island

Via Federal Express

Return to
PIU ASAP

Attorneys' Title Insurance Fund
660 E. Jefferson Street, Ste. 200
Tallahassee, Florida 32301

Attention: Ms. Barbara Keys

Re: Frontier Mortgage Corp./Articles of Incorporation

Gentlemen:

Enclosed herewith please find the following:

700002468527--6
-03/26/98--01002--007
***122.50 ***122.50

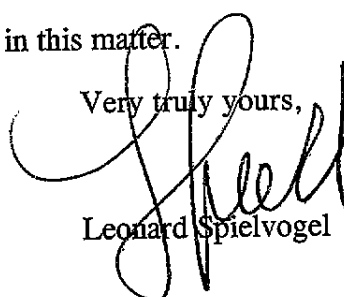
1. Original and copy of Articles of Incorporation.
2. Check made payable to the Florida Secretary of State in the amount of \$122.50.

We would appreciate your office handling the filing of the Articles of Incorporation with the Corporate Records Division of the Florida Secretary of State's Office and a certified copy of the Articles, stamped with the date of filing, being returned to this office. This firm's trust account check payable to "Attorneys' Title Insurance Fund" in the amount of \$10.00 is enclosed in payment of your service fee.

Please confirm, via facsimile, the filing of the Articles and the document number assigned.

Thank you for your assistance in this matter.

Very truly yours,



Leonard Spielvogel

LS:RGN
Enclosures

cc: Client
(with enclosure)

FARNLTRIFUND

K. Rolke MAR 25 1998

FILED
98 MAR 25 PM 4:19
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED
98 MAR 25 PM 4: 19
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
FRONTIER MORTGAGE CORP.

ARTICLE I

The name of the Corporation is:

FRONTIER MORTGAGE CORP.

ARTICLE II

This Corporation shall have perpetual existence commencing on the filing of these Articles.

ARTICLE III

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

ARTICLE IV

This Corporation is authorized to issue 100 shares of \$5.00 par value common stock.

ARTICLE V

The Registered Agent and the street address of the initial registered office and principal office of this Corporation in the State of Florida shall be:

Morris A. Rowe
536 Peachtree Street
Cocoa, Florida 32722

The Board of Directors from time to time may move the Registered Office to any address in the State of Florida.

ARTICLE VI

This Corporation shall have one Director 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 (1). The name and address of the initial Director of this Corporation is:

Morris A. Rowe
536 Peachtree Street
Cocoa, Florida 32922

ARTICLE VII

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

Morris A. Rowe
536 Peachtree Street
Cocoa, Florida 32922

ARTICLE VIII

The following additional provisions for the regulation of the business and for the conduct of the affairs of the Corporation and creating, dividing, limiting and regulating the powers of the Corporation, its Shareholders and Directors, are hereby adopted as a part of these Articles of Incorporation, to-wit:

A. The Board of Directors from time to time shall determine whether and to what extent, and at which time and place, and under what conditions and regulations, the accounts and books of the Corporation, or any of them, shall be open to the inspection of the Shareholders, and no Shareholder shall have any right to inspect any account or document of the Corporation, except as conferred by a statute or authorized by the Board of Directors or by resolution of the Shareholders.

B. No person shall be required to own, hold or control stock in the Corporation as a condition precedent to holding an office in this Corporation.

C. The Directors may prescribe a method or methods for replacement of lost certificates and prescribe reasonable conditions by way of security for the issue of new certificates therefor.

D. No contract or other transaction between the Corporation and any other corporation, in the absence of fraud, shall be affected or invalidated by the fact that any one or more of the Directors of the Corporation is or are interested in, or is a Director or Officer, or are Directors or Officers of such other corporation, and any Director or Directors, individually or jointly, may be a party or parties to, or may be interested in, any such contract or transaction of the Corporation, or in which the Corporation is interested, and each and every person who may become a Director of the Corporation is hereby relieved from any liability that might otherwise exist from his contracting with the Corporation for the benefit of himself or any firm, association or corporation in which he may be in anywise interested. Any Director(s) of the Corporation may vote upon any contract or other transaction between the Corporation and any subsidiary or controlled company without regard to the fact that he also is a Director of such subsidiary or controlled company.

ARTICLE IX

A. Any person who is serving or has served as a Director or Officer of the Corporation or of any wholly-owned subsidiary hereof, or other corporation at the request of the Corporation, and the respective heirs or personal representatives of each of them, shall be indemnified by the Corporation against expenses, judgments, decrees, fines, penalties or amounts paid in settlement thereof in connection with the defense of any pending or threatened action, suit or proceeding, criminal or civil, to which such person is or may be made a party by reason of being or having been such Director or Officer; provided that, in the event any claim for reimbursement or indemnification hereunder is based upon a settlement, the reimbursement or indemnification herein provided shall only apply if the Board of Directors of the Corporation approves such settlement as being in the best interest of the Corporation, and provided further that the Directors, acting at a meeting at which a quorum consisting of Directors who are not parties to or threatened with any such action, suit or proceeding, is present, determine that such Director or Officer:

(1) Was not and has not been adjudicated to have been negligent or guilty of misconduct in the performance of his duties to the Corporation of which he is a Director or Officer; and

(2) Acted in good faith in what he reasonably believed to be the best interest of such Corporation; and

(3) In any matter where such Director was the subject of a criminal action, suit or proceeding, had no reasonable cause to believe that his conduct was unlawful.

B. Any Director who is a party to or threatened with any such action, suit or proceeding shall not be qualified to vote on such determination and, if, for this reason, a quorum of the Directors cannot be obtained, such determination shall be made by three arbitrators who

quorum of the Directors cannot be obtained, such determination shall be made by three arbitrators who shall be selected by all of the Officers and Directors of the Corporation who are not parties to or threatened with any such action, suit or proceeding. If there are no Officers or Directors qualified to make such selection, the selection shall be made by the American Arbitration Association in accordance with its rules. Such indemnification shall not be deemed exclusive of any other right to which such Director or Officer may be entitled under the Articles of Incorporation, By-Laws, regulations or any agreement or policy of insurance purchased by the Corporation.

C. The Corporation will indemnify and save harmless any Officer, Director or employee who may, from time to time at the request of the Corporation, act as a guarantor or co-maker of any promissory note or surety bond written for the benefit of the Corporation. The indemnification by the Corporation will include all out-of-pocket costs properly substantiated, including reasonable attorneys' fees, as may be incurred by such party as an incident to his acting as such guarantor, surety or co-maker.

D. The Board may secure and maintain such policies of insurance as it may consider appropriate to insure any person, who is serving or has served as a Director or Officer of the Corporation or any of its subsidiaries, against liability and expense arising out of any claim or breach of duty, error, misstatement, misleading statement, omission or other act done or attempted solely by reason of their being such Officer or Director.

ARTICLE X


This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, and any right conferred upon the Shareholders is subject to this reservation.

ARTICLE XI

Having been named to accept Service of Process for the above-stated Corporation, at the place designated in these Articles of Incorporation, I hereby agree to act in this capacity and agree to comply with the provisions of the Florida Statutes relative to keeping open said office.


MORRIS A. ROWE, Registered Agent

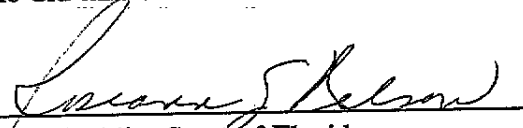
IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 24th day of March, 1998


MORRIS A. ROWE, Incorporator

FILED
98 MAR 25 PM 4:19
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

STATE OF FLORIDA :
COUNTY OF BREVARD :

The foregoing instrument was acknowledged before me this 24th day of March, 1998, by **MORRIS A. ROWE**, who is ☒ personally known to me or ☐ who has produced _____ as identification and who did take an oath.



Notary Public, State of Florida
at Large

Print Name: _____

Commission No: _____

My Commission Expires _____

(Seal)

 Roseann G. Nelson
MY COMMISSION # 0000000000 EXPIRES
January 24, 2000
BONDED THRU TROY FAIN INSURANCE, INC.

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