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LAW OFFICES

HUME & JOHNSON P.A.

SUITE 301

1401 UNIVERSITY DRIVE

CORAL SPRINGS, FLORIDA 33071-8909

JOHN HUME
HENRY W. JOHNSON
CATHERINE W. ZIPPAY
DONALD R. WALTERS
RICHARD S. DOBROW

TELEPHONE 755-9880
AREA CODE 954
FAX 755-9899

May 18, 1998

Corporate Records Bureau
Division of Corporations
Department of State
Post Office Box 6327
Tallahassee, Florida 32314

400002529814--8
-05/20/98--01030--008
*****70.00 *****70.00

Re: The Loan Office, Inc.

Gentlemen:

Enclosed are the original and one copy of the Articles of Incorporation and our check in the amount of \$70.00 in payment of the following:

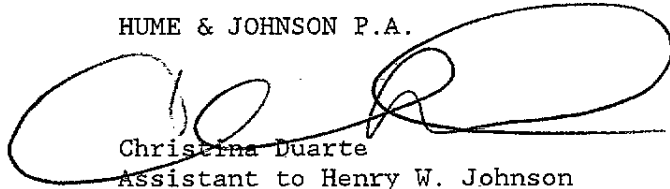
Filing Fee	\$ 35.00
Designation of Registered Agent	35.00
Total	\$ 70.00.

Please file these Articles immediately and return a copy stamped filed.

Thank you for your assistance.

Sincerely,

HUME & JOHNSON P.A.



Christina Duarte
Assistant to Henry W. Johnson

/cd
encls.

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 MAY 20 AM 10:43

D. BROWN MAY 22 1998

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ARTICLES OF INCORPORATION
OF
THE LOAN OFFICE, INC.

ARTICLE I. NAME

The name of this corporation is THE LOAN OFFICE, INC.

ARTICLE II. DURATION

This corporation shall have perpetual existence commencing upon the filing of these Articles.

ARTICLE III. PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV. CAPITAL STOCK

This corporation is authorized to issue 1000 shares of \$1.00 par value common stock which shall be designated "Common Shares."

ARTICLE V. PRE-EMPTIVE RIGHTS

The shareholders of the corporation shall have no pre-emptive right to acquire unissued or treasury shares of the corporation.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1401 University Drive, Suite 301, Coral Springs, Florida 33071, and the name of the initial registered agent of this corporation at that address is Henry W. Johnson. The principal office address is 3435 Galt Ocean Mile, Fort Lauderdale, Florida 33308.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

This corporation shall have two Directors constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the Bylaws. The names and addresses of the members of the initial Board of Directors of this corporation are:

<u>NAME</u>	<u>ADDRESS</u>
Mason A. Holt	3435 Galt Ocean Mile Fort Lauderdale, Florida 33308
Anthony Laura	3435 Galt Ocean Mile Fort Lauderdale, Florida 33308

ARTICLE VIII. INCORPORATORS

The name and address of the incorporator are:

<u>NAME</u>	<u>ADDRESS</u>
Henry W. Johnson	1401 University Drive, Suite 301 Coral Springs, Florida 33071

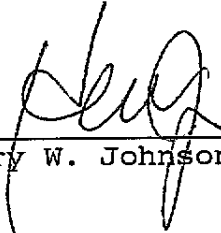
ARTICLE IX. INDEMNIFICATION

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

ARTICLE X. AMENDMENT

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

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 13th day of May, 1998.

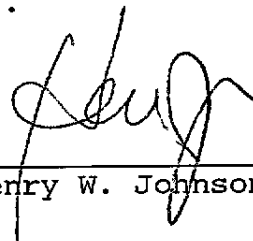

Henry W. Johnson

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SECRETARY OF STATE
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98 MAY 20 AM 10:43

ACCEPTANCE OF REGISTERED AGENT

Having been named as registered agent for the above-stated corporation, I 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 and I accept the duties and obligations of Section 607.0505, Florida Statutes (1995).

Dated this 13th day of May, 1998.


Henry W. Johnson