JOHN C. ENGLEHARDT, P.A. Attorney at Law 1524 East Livingston Street Orlando, Florida 32803 Telephone (407) 896-1138 Facsimil (407) 896-7370

98000051986

June 2, 1998

Department of Corporations P.O. Box 6327 Tallahassee, FL 32301

RE: Articles of Incorporation - DESTINY MORTGAGE CORPORATION

Dear Sir:

Enclosed please find the Articles of Incorporation for DESTINY MORTGAGE CORPORATION, and a check for \$70.00 for filing the Articles.

Thank you.

Yours truly,

John C. Englehardt

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ARTICLES OF INCORPORATION

State of the state DESTINY MORTGAGE CORPORATION

The undersigned acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

- The name of the corporation is DESTINY MORTGAGE I. CORPORATION.
 - The period of its duration is perpetual. II.
- III. The purpose of the corporation is to engage in any activities or business permitted under the laws of the United States, the State of Florida and in such other states as the corporation shall be authorized to do business.
- aggregate number of shares which the corporation shall have authority to issue is 1,000 shares, all of one class, and having no par value.
- The street address of its registered office, which is also the street address of the principal place of business of the corporation is 1509 Royal Circle, Apopka, Fl. 32703, and the name of its registered agent at that same address is Patricia Fryxell, who is a resident of this State.
- The affairs of this corporation shall be directed VI. by the stockholders.
- VII. This corporation may operate with one (1) person holding all offices of the corporation and performing all duties of each office. There shall be a President, one Vice President, one Secretary and one Treasurer. The names, addresses and titles of the initial officers of this corporation shall be as follows, subject to confirmation at the organizational meeting of the initial stockholders.

ADDRESS NAME TITLE

1509 Royal Cir. Patricia Fryxell President\ Apopka, Fl. Secretary

1509 Royal Cir. John Fryxell Vice President\ Apopka, F1. Treasurer

and address of the incorporator is The name Patricia Fryxell, 1509 Royal Cir., Apopka, Fl. 32703. VIII.

IX. Pre-Emptive Rights: Every shareholder, upon the sale for cash of any new stock or treasury stock of this corporation of the same kind, class, or series as that which he already holds, shall have the right to purchase his pro rate share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

IN WITNESS WHEREOF, the undersigned incorporator has subscribed to these Articles of Incorporation at Orlando, Orange County, Florida this May _____, 1998.

Patricia Fryxell

STATE OF FLORIDA COUNTY OF ORANGE

BEFORE me, a Notary Public, in and for the State of Florida at Large, personally appeared Patricia Fryxell, who identified herself by Florida Driver's License, and not under oath, acknowledged that she executed the foregoing Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the county and state last aforesaid this 26 day of May, 1998.

NOTARY PUBLIC

Print. type or stamp name of Notary Public Personally Known OR Produced I.D. Cl Type and number of I.D. Produced:

1/1

Liza V Melvin

My Commission CC670028

Expires September 18, 2000

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

I, Patricia Fryxell, a resident of Florida, have been nominated to be the registered agent for Destiny Mortgage Corporation, and hereby accept the appointment as initial registered agent. My address is 1509 Royal Cir., Apopka, Fl. 32703.

Patricia Fryxell

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SECRETARISE STATE
TALLAHASSEE FLORIDA