

6/23/98  
1:52 PM**P 98 0000 56146**FLORIDA DIVISION OF CORPORATIONS  
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FROM: AL CLARK  
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CONTACT: AL CLARK  
PHONE: (813)398-6011  
(813)528-7222

FAX #:

NAME: MORTGAGE ONE ON-LINE, INC  
AUDIT NUMBER.....H98000011669  
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.  
CERT. OF STATUS...0 PAGES..... 3  
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F. CHESSEY JUN 23 1998

FROM : Florida Accounting Service

PHONE NO. : 904 6776735

Jun. 22 1998 03:37PM

P.02

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ARTICLES OF INCORPORATION OF  
MORTGAGE ONE ON-LINE, INC.

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The undersigned, for the purpose of forming a corporation for profit pursuant to chapter 607, Florida Statutes, does hereby adopt the following Articles of Incorporation:

ARTICLE I: NAME

The name of the corporation is: MORTGAGE ONE ON-LINE, INC.

ARTICLE II: DURATION

This corporation shall have perpetual existence commencing on the date of this filing of these articles of incorporation with the Department of The State Of Florida.

ARTICLE III: PURPOSE

This corporation is organized for the purpose of engaging in any and all lawful business activities in the State Of Florida

ARTICLE IV: CAPITAL STOCK

This corporation is authorized to issue 500 shares of \$ 1.00 par value common stock.

ARTICLE V: QUORUM FOR STOCKHOLDER'S MEETING

Unless other wise provided for in the corporation's bylaws, A majority of the shares entitled to vote, represented in by person or by proxy, shall be required to constitute a quorum at a meeting of shareholders.

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PHONE NO. : 904 6776735

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ARTICLE VI: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial principal office of this corporation is 533 N. Nova Road, Suite 115, Ormond Beach, Florida 32174 and the name of the initial registered agent of this corporation is Joseph P. Clark, whose address is 533 N. Nova Road, Suite 115, Ormond Beach, Florida 32174-4421.

ARTICLE VII: INITIAL BOARD OF DIRECTORS

The corporation shall have one director initially. The number of directors may either increased or diminished from time to time in the manner provided in the by-laws, but shall never be less than one. The names and addresses of the initial directors of the corporation are as follows:

Gary Lacey  
847 Haddock Ave.  
New Smyrna Beach, Fl. 32169

The name and address of the corporation's incorporator is:

Gary Lacey  
847 Haddock Ave.  
New Smyrna Beach, Fl. 32169

ARTICLE IX: RESTRICTIONS OF TRANSFER OF CAPITAL STOCK

Unless otherwise provided in the corporation's by-laws, no shares of the capital stock of this corporation may be transferred without prior approval of the corporation's board of directors.

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FROM : Florida Accounting Service

PHONE NO. : 904 6776735

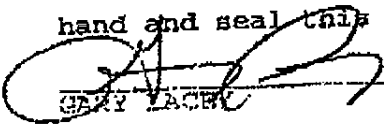
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## ARTICLE X: INDEMNIFICATION

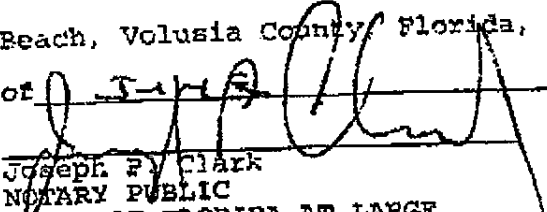
The corporation shall indemnify its officers, the directors and authorized agents for all liabilities incurred directly, indirectly, or incidentally to services performed for the corporation, to the fullest extent permitted under Florida law existing now or hereinafter enacted.

IN WITNESS HEREOF, I the subscriber above-named, as the incorporator of MORTGAGE ONE ON-LINE, INC. have hereunto set my hand and seal this 22<sup>nd</sup> day of June, 1998.

  
GARY LACEY  
STATE OF FLORIDA  
COUNTY OF VOLUSIA

BEFORE ME, The undersigned authority, personally appeared GARY LACEY, to me well known and known to be the person described in and who subscribed to the above foregoing Articles of Incorporation and he freely and voluntarily acknowledges before me that he made and scribe the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I hereunto set my hand and seal at Ormond Beach, Volusia County, Florida, This 22 day of June, A.D., 1998

  
Joseph P. Clark  
NOTARY PUBLIC  
STATE OF FLORIDA AT LARGE

My Commission Expires:



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FROM : Florida Accounting Service

PHONE NO. : 904 6776735

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CERTIFICATE OF REGISTERED AGENT OF  
MORTGAGE ONE ON-LINE, INC.

The above-named corporation designed to organize under the laws of the State Of Florida with its principle office being located at 533 N Nova Road, Suite 115, Ormond Beach, Florida 32174-4421, as indicated within the Articles of Incorporation, within the city limits of Ormond Beach, Florida, herein names Joseph P. Clark as resident agent, whose address is 533 N. Nova Road, Suite 115, Ormond Beach, Florida 32174-4421, to accept service of process within this state.

Having been named to accept service of process for the above-stated corporation at the place designated in this certificate, I hereby accept to act in this capacity and agree to comply with this provision of said act relative to keeping said office open.

  
Joseph P. ClarkSTATE OF FLORIDA  
COUNTY OF VOLUSIA

BEFORE ME, personally appeared, Joseph P. Clark, to me personally known to be the person described in and who executed the foregoing instrument, and acknowledged to and before me that he executed said instruments for the purpose therein expressed.

WITNESS my hand and official seal this \_\_\_\_\_ day of

\_\_\_\_\_, A.D., 1998

NOTARY PUBLIC  
STATE OF FLORIDA AT LARGE

My commissions expires

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