

**CORPORATE
ACCESS,
INC.**

P9800062036
1116-D Thomasville Road . Mount Vernon Square . Tallahassee, Florida 32303
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1.) Gateway Trust Mortgage, Inc.
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SPECIAL INSTRUCTIONS

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ARTICLES OF INCORPORATION
OF
GATEWAY TRUST MORTGAGE, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be GATEWAY TRUST MORTGAGE, INC.

The principal place of business of this corporation shall be at 555 N.E. 15TH STREET, SUITE 100, MIAMI, FLORIDA, 33132.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in 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 III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having no par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 555 NE 15 STREET, SUITE 100, MIAMI, FL 33132 and the name of the initial registered agent of the corporation at that address is LOUIS D. ZARETSKY.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS AND DIRECTORS

This corporation shall have ONE officer and ONE director, initially. The name and street address of the initial officer and director who shall hold office for the first year of the corporation, or until his successor is elected or appointed is:

President, Director: Shy Mayron
555 NE 15th Street, Suite 100
Miami, Florida 33132

ARTICLE VII. INCORPORATOR

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

LOUIS D. ZARETSKY, 555 N.E. 5TH STREET, SUITE 100, MIAMI, FL 33132

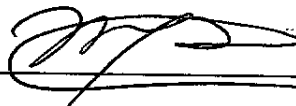
13 IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this day of JULY, 1998.


LOUIS D. ZARETSKY

STATE OF FLORIDA

COUNTY OF DADE

The foregoing instrument was acknowledged before me this 13 day of JULY, 1998, by LOUIS D. ZARETSKY who produced _____ as identification or is personally known to me. Said person did not take an oath.



Notary Public, State of Florida at Large

My Commission Expires: _____



CERTIFICATE DESIGNATING PLACE OF BUSINESS

OR DOMICILE FOR THE SERVICE OF PROCESS

WITHIN THIS STATE, NAMING AGENT UPON WHOM

PROCESS MAY BE SERVED

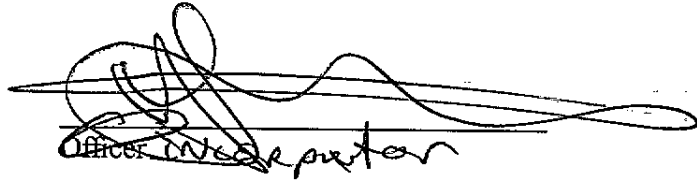
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In pursuance of Chapter 48,091, Florida Statutes, the following is submitted, in compliance with said Act:

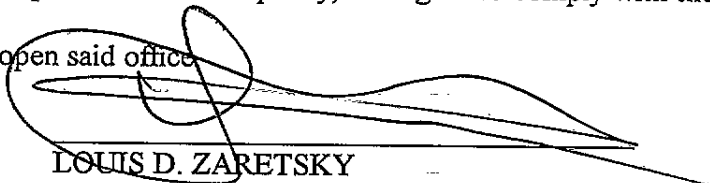
GATEWAY TRUST MORTGAGE, INC., desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at Miami, County of Dade, State of Florida, has named LOUIS D. ZARETSKY, 555 NE 15 STREET #100, Miami, Florida 33132 as its agent to accept service of process within this State.



Officer Interpreter

ACKNOWLEDGMENT BY DESIGNATED AGENT

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



LOUIS D. ZARETSKY