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FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS FAX #: (850)922-4001
FROM: CORPORATE CREATIONS INTERNATIONAL INC. ACCT#: 110432003053
CONTACT: ~~LUCAS~~ *Greg*
PHONE: (305)672-0686 FAX #: (305)672-9110

NAME: RAYHEAD MORTGAGE, INC.
AUDIT NUMBER.....H98000013657
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.
CERT. OF STATUS..1 PAGES..... 4
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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is:
Bayhead Mortgage, Inc.

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Article II. Address

The mailing address of the Corporation is:
Bayhead Mortgage, Inc.
2452 Land O'Lakes Blvd
Land O'Lakes FL 34639

Article III. Registered Agent

The name and address of the registered agent of the Corporation is:
Timothy John Brewer
4935 Churchill Place
Land O Lakes FL 34639

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Timothy John Brewer

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686

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Article V. Capital Stock

The Corporation shall have the authority to issue 1,000 shares of common stock, par value \$1.00 per share.

Article VI. Incorporator

The name and address of the incorporator is:

Corporate Creations International Inc.

941 Fourth Street #200

Miami Beach FL 33139

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on July 20, 1998.

The undersigned incorporator executed these Articles of Incorporation on July 23, 1998.


CORPORATE CREATIONS INTERNATIONAL INC.

Greg K. Kuroda Vice President

Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686

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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/OFFICE**

CORPORATION:

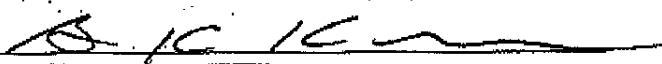
Bayhead Mortgage, Inc.

REGISTERED AGENT/OFFICE:

Timothy John Brewer
4935 Churchill Place
Land O Lakes FL 34639

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TALLAHASSEE, FLORIDA

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.


TIMOTHY JOHN BREWER
by G. K. Kuroda as attorney-in-fact

Date: July 23, 1998.

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