

CHERYL A. PURCELL, C.P.A  
538 N. PARRAMORE AVENUE  
ORLANDO, FL 21801

P9000073543

August 17, 1998

Division of Corporation  
P.O. Box 6327  
Tallahassee, FL 32314

000002620740--7  
-08/20/98--01036--002  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

To Whom it May Concern:

Please find enclosed the Petition of Incorporation of Clear  
Choice Mortgage Services, Inc.

Enclosed is my check to cover the cost of the incorporation.  
Thanking you in advance for all consideration given to this  
matter, I remain

Sincerely,



Cheryl A. Purcell

Enclosures: Certificate of Incorporation (2copies) Check for  
\$70.00

FILED  
98 AUG 20 AM 8:24  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

CB  
8-24-98  
6

**CERTIFICATE OF INCORPORATION**  
**OF**  
**CLEAR CHOICE MORTGAGE SERVICES, INC.**

**FILED**  
98 AUG 20 AM 8:26  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

We, the undersigned, do hereby subscribe hereto for the purpose of forming a corporation under the Laws of the State of Florida, by and under the provisions of the Statutes of the State providing for the formation, liability, rights, privileges, and immunities of a corporation for profit.

**ARTICLE I**

The name of this corporation shall be  
**CLEAR CHOICE MORTGAGE SERVICES, INC.**

**ARTICLE II**

This corporation shall have the power, privilege and right to engage in any activity or business permitted under the laws of the United States of America and the State of Florida.

**ARTICLE III**

The amount of capital which the corporation shall begin business is \$ 1000.00.

#### **ARTICLE IV**

**The amount of the total authorized capital stock of the corporation shall be 1000 shares, all of which shall be common stock with par value of \$ 1.00.**

#### **ARTICLE V**

**The corporation shall have perpetual existence.**

#### **ARTICLE VI**

**The principle office of the corporation shall be located at:**

**5728 Major Boulevard, Suite 215  
Orlando, Florida 32819**

#### **ARTICLE VII**

**The number of its directors shall be (1), but the By-Laws may provide for such increase or decrease in number thereof as is authorized by law.**

**ARTICLE VIII**

**The name and post office address of the member of the first  
board of directors is:**

**Donna Cleary  
7270 Westpointe Blvd, Apt # 932  
Orlando, Florida 32835**

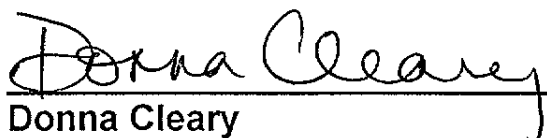
**ARTICLE IX**

**The name and post office address of the subscriber to this  
Certificate of Incorporation, and the number of shares agreed to  
take are as follows:**

**Donna Cleary**

**1000 Shares**

**IN WITNESS WHEREOF the undersigned have made and  
subscribe this Certificate of Incorporation at the City of Orlando,  
County of, State of Florida, for the uses and purposes aforesaid.**

  
Donna Cleary

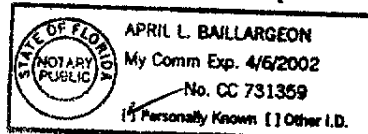
**(STATE OF FLORIDA)  
COUNTY OF Orange**

I HEREBY CERTIFY that on this day before me, the undersigned officers duly authorized and appointed, personally appeared to me well known to be the persons described in and who subscribed the above and foregoing Certificate of Incorporation, and they freely and voluntarily acknowledged before me according to Law, that they made and subscribed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have set my hand and affixed my official seal, at the City of Orlando, County of Orange State of Florida, this 18<sup>th</sup> day of August, 19 98.

April L. Baillargeon  
Notary Public

My commission Expires: 4/6/2002



CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SEVICE OF PROCESS WITHIN THSI STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

CHERYL A. PURCELL  
538 N. PARRAMORE AVENUE  
ORLANDO, FL. 32801

FILED  
98 AUG 20 AM 8:24  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

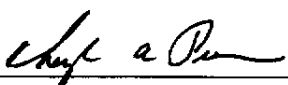
In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

CLEAR CHOICE MORTGAGE, INC. desiring to organize under the Laws of the State of Florida with its principle office, as indicated in the Certificate o incorporation at Orlando, FL 32819.

County of Orange State of Florida, has names Cheryl A. Purcell of 538 N. Parramore Ave. Orlando FL 32801, County of Orange, State of Florida, as its agent to accept service of process within this State.

**ACKNOWLEDGEMENT:**

Having been named to accept service process for the above state corporation, at place designated in this Certificate, hereby accept to act in this capacity, and agree to comply with the prevision of said Act relative to keeping open said office.

By:   
Cheryl A. Purcell