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VIA FEDERAL EXPRESS
AIRBILL #808266919450

October 1, 1998

State of Florida
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

800002654188--0
-10/02/98--01039--011
***122.50 ***78.75

Re: New Incorporation
CLOSING HELP, INC.

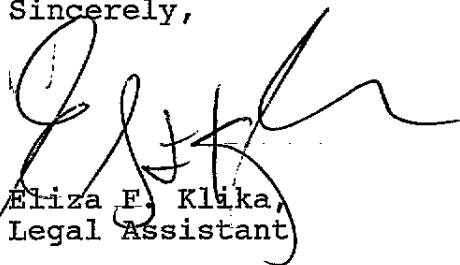
Gentlemen:

Please find enclosed two original executed copies of the Articles of Incorporation for the above captioned new Florida corporation. I have also enclosed my trust account check in the amount of \$122.50, representing all filing fees associated with this matter.

Please file these Articles, and return to my office one certified copy of these Articles with the original certificate of incorporation.

Thank you for your cooperation in this matter.

Sincerely,


Eliza F. Klika,
Legal Assistant

Enclosures
enc.

FILED
98 OCT -2 AM 9:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Eliza GAVE
AUTHORIZATION BY PHONE TO
CORRECT 10/5/98
DATE 10/5/98
DOC. EXAM 10/5/98

TA-10/5/98

ARTICLES OF INCORPORATION

OF

CLOSING HELP, INC.

FILED
98 OCT -2 AM 9:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED has executed the following document as incorporator of the above named corporation, a corporation organized under the laws of the State of Florida, and all rights, duties, and obligations of the undersigned, as incorporator, and those of the corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE I

THE NAME of the corporation shall be CLOSING HELP, INC.

ARTICLE II

THIS CORPORATION shall commence existence upon filing with the Secretary of State's office and shall have perpetual existence.

ARTICLE III

THE GENERAL NATURE of the business, and the objects and purposes proposed to be transacted and carried on by this corporation are to transact any and all lawful business as fully and to the same extent as may be done by natural persons.

ARTICLE IV

THE CORPORATION shall have the following powers:

1. to have perpetual succession by its corporate name;
2. to sue and be sued, complain and defend in its corporate name in all actions or proceedings at law or in equity;
3. to have a corporate seal, which may be altered at the pleasure of the corporation, and to use such seal by causing it, or a facsimile thereof, to be impressed upon, affixed to, or in any other manner reproduced on corporate documents and other agreements;
4. to purchase, take, receive, lease, or otherwise

- acquire, own, hold, improve, use, and otherwise deal in and with real or personal property, or any interest therein, wherever such may be situated;
5. to sell, convey, mortgage, pledge, create a security interest in, lease, exchange, transfer, and otherwise dispose of all or any part of its property or assets;
 6. to lend money to, and use its credit to assist, its officers and employees in accordance with Florida statutes.
 7. to purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interests in, or obligations of, domestic or foreign corporations, associations, partnerships, or individuals, or direct or indirect obligations of the United States, or of any other government, state, territory, district, or municipality, or any instrumentality thereof;
 8. to make contracts and guarantees, to incur liabilities, to borrow money, to issue its bonds or notes or other obligations, and to secure any of its obligations by mortgage or pledge all or any part of its property, assets, franchises, or income;
 9. to lend money for corporate purposes, invest and reinvest its funds, and to take and hold real or personal property as security for the payment of funds so loaned or invested;
 10. to conduct its business, carry on its operations, and have offices, and exercise the powers granted by this act, both within and without this state;
 11. to elect or appoint officers and agents of the corporation, and to define their duties and fix their compensation;
 12. to make and alter bylaws, not inconsistent with these Articles of Incorporation or with the laws of the State of Florida;
 13. to make donations for the public welfare, or for charitable, scientific, or educational purposes;
 14. to transact any lawful business which the board of directors shall find will be advantageous to the corporation;
 15. to pay pensions and establish plans, profit sharing

plans, stock bonus plans, stock option plans, and any other incentive plans for any or all of its officers, directors, or employees of the corporation or of its subsidiaries;

16. to be a promoter, incorporator, partner, member, associate, or manager of any corporation, partnership, joint venture, trust, or other business entity or enterprise;

17. to have and exercise all powers necessary or convenient to effect its purposes;

18. to indemnify any person who, by reason of the fact that he is or was an officer, director, or employee of the corporation, to the full extent as permitted by Florida statute.

ARTICLE V

THE AGGREGATE number of shares which this corporation shall have the authority to issue is the total sum of one thousand (1,000) shares, each having an individual par value of One Dollar (\$1.00).

Unless stated otherwise herein, or changed by amendment hereto, there shall be only one class of stock issued by the corporation.

ARTICLE VI

THE NAME and street address of the initial registered agent of the corporation shall be:

ELIZA F. KLIKA
14500 SW 20 Street
Davie, FL 33325

ARTICLE VII

THE INITIAL OFFICERS and Board of Directors shall consist of:

Pres/Secty/Dir: ELIZA F. KLIKA

ARTICLE VIII

THE ADDRESS of the principal place of business of the corporation shall be:

14500 SW 20 Street
Davie, FL 33325

ARTICLE IX

THE NAME AND ADDRESS of the incorporator executing these Articles of Incorporation is:

ELIZA F. KLIKA
14500 SW 20 Street
Davie, FL 33325

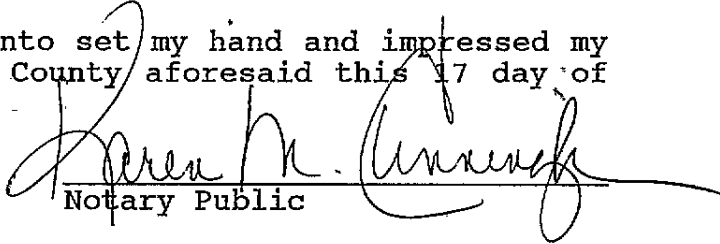
IN WITNESS WHEREOF the undersigned incorporator has executed these Articles of Incorporation this 17 day of September, 1998.


Eliza F. Klika, Incorporator

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County aforesaid, appeared Eliza F. Klika, personally known to me, and she acknowledged before me that she executed the aforementioned Articles of Incorporation.

IN WITNESS WHEREOF I have hereunto set my hand and impressed my official seal in the State and County aforesaid this 17 day of September, 1998.


Notary Public



Karen M. Cunningham
MY COMMISSION # CC716209 EXPIRES
June 6, 2002
BONDED THRU TROY FAIR INSURANCE, INC.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED:

In pursuance of Section 48.091 and Section 607.034(3) Florida Statutes, the following is submitted in compliance with said sections: —

CLOSING HELP, INC.

desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Certificate of Incorporation, at the City of Davie, County of Broward, and State of Florida, has named ELIZA F. KLIKA, located at 14500 SW 20 Street, Davie, FL 33325 as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named as registered agent and to accept service of process for the above-named corporation at the place designated in this Certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and state that I am familiar with and accept the obligations of my position as registered agent for said corporation.


Eliza F. Klika,
Registered Agent

FILED
98 OCT -2 AM 9:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA