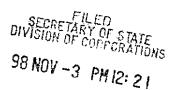
TRANSMITTAL LETTER



Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

900002679489--2 -11/03/98--01084--003 *****131.25 ******87.50

| SUBJECT: | IMR MORTGAGE SEI (Proposed corpor | RVICES, INC. ate name - must include suff | lix) |
|---------------------------|---|--|---|
| Enclosed is an original a | and one(1) copy of the articles | s of incorporation and a c | heck for : |
| □ \$70.00 Filing Fee | \$78.75 Filing Fee & Certificate | □\$122.50 Filing Fee & Certified Copy | \$131.25 Filing Fee, Certified Copy & Certificate |
| | | ADDITIONAL CO | PY REQUIRED |
| FROM: _ | MICHAEL A. RAO Name (Printed or typed) | | |
| | 2816 S.W. 12TH STREET | | |
| | Address | | |
| _ | DEERFIELD BEACH, FL 33442 City, State & Zip | | |
| _ | (954) 426- Daytime To | 9618 elephone number | : |

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

DIVISION OF CORPORATIONS

98 NOV -3 PM 12: 21

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

IMR MORTGAGE SERVICES, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

2816 S.W. 12TH STREET DEERFIELD BEACH, FL 33442

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

10,000 SHARES

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

MICHAEL A. RAO 2816 S.W. 12TH STREET DEERFIELD BEACH, FL 33442

ARTICLE V INCORPORATOR

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

MICHAEL A. RAO 2816 S.W. 12TH STREET DEERFIELD BEACH, FL 33442

Signature/Incorporator

Date

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated 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 I am familiar with and accept the obligations of my position as registered agent

Signature/Registered Agent

Date