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December 15, 1998

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

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\*\*\*\*\*78.75 \*\*\*\*\*78.75

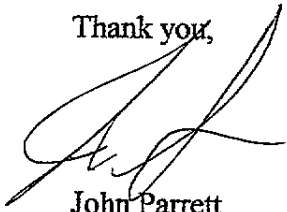
John Parrett  
RealNet USA  
1249 North Orange Avenue  
Orlando, FL 32804

Subject: Security Mortgage USA, Inc.

Enclosed is an original and one (1) copy of the articles of incorporation and a check for \$78.75, which will cover the filing fee and certificate.

Please stamp copy with filing date and return care of pre-paid Airborne Express.

Thank you,

  
John Parrett  
President

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
98 DEC 17 AM 8:26

B. BROCK DEC 21 1998

ARTICLES OF INCORPORATION  
OF  
SECURITY MORTGAGE USA, INC.

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SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
98 DEC 17 AM 8:25

ARTICLE I NAME

The name of the corporation shall be: Security Mortgage USA, Inc.

ARTICLE II PRINCIPAL OFFICE

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

Security Mortgage USA, Inc.  
1249 North Orange Avenue  
ORLANDO, FL 32804

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1,000,000

ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS

The initial Board of Directors shall have one member whose name is as follows:

John E. Parrett  
1249 North Orange Avenue  
ORLANDO, FL 32804

ARTICLE V INCORPORATOR

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

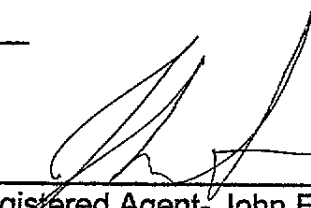
John E. Parrett  
1249 North Orange Avenue  
ORLANDO, FL 32804

The undersigned has executed these Articles of Incorporation this 15 day of December 1998.

  
Incorporator-John E. Parrett

Having been named as registered agent and to accept service of process for Security Mortgage USA, Inc. at the place designated in this certificate, I herby 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 am familiar with and accept the obligations of my position as registered agent.

Dated 12/15/98

  
\_\_\_\_\_  
Registered Agent- John E. Parrett

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