1420 EDGEWATER DRIVE ORLANDO, FL 32804

CHARLES W. CRAMER* STEPHEN H. PRICE

(407) 843-3300 FAX (407) 843-6300

*ALSO ADMITTED IN GEORGIA

EFFECTIVE DATE

February 2, 1999

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

Re: First Internet Mortgage, Inc.

To Whom it May Concern:

I am enclosing herewith the following items regarding the incorporation of the above referenced corporation, to wit:

- Original and one copy of Articles of Incorporation; 1.
- 2. Registered Agent Certificate; and
- A check payable to the Secretary of State in the amount of \$122.50. 3.

Please file these documents on our behalf and remit the Certificate of Incorporation to the undersigned.

Thank you in advance for your cooperation.

Charles W. Cramer

CWC/ksw Enclosures

cc: First Internet Mortgage, Inc. (w/enc.)

ARTICLES OF INCORPORATION

SECHMING TO SECURITY OF SECURI

EFFECTIVE DATE

2-2-99

OF

FIRST INTERNET MORTGAGE, INC.

The undersigned, acting as incorporator of this Corporation pursuant to Chapter 607 of the Florida Statutes, hereby forms a Corporation for profit under the laws of the State of Florida and adopts the following Articles of Incorporation for such Corporation:

ARTICLE I: NAME

The name of this Corporation shall be First Internet Mortgage, Inc.

ARTICLE II: PRINCIPAL OFFICE

The principal office of this Corporation shall be located at 1931 Lyons Road, Coconut Creek, Florida 33063.

ARTICLE III: CAPITAL STOCK

The maximum number of shares this Corporation is authorized to issue is ten thousand (10,000) shares of common stock having a one dollar (\$1.00) par value.

ARTICLE IV: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The initial street address of the registered office of this Corporation in the State of Florida shall be 1420 Edgewater Drive, Orlando, Florida, 32804. The name of the initial registered agent of this Corporation at that address is Charles W. Cramer.

ARTICLE V: INCORPORATOR

The name and address of the incorporator of this Corporation is:

Charles W. Cramer 1420 Edgewater Drive Orlando, Florida 32804

ARTICLE VI: DATES OF EXISTENCE

Corporation shall exist perpetually, commencing on the date of execution of these Articles of Incorporation.

ARTICLE VII: INTITIAL BOARD OF DIRECTORS

The Corporation's initial Board of Directors shall be the following:

Steve Paltridge 1931 Lyons Road Coconut, Creek, Florida 33063

IN WITNESS WHEREOF, the undersigned incorporator has made and subscribed these Articles of Incorporation this 2 day of February, 1999.

Charles W. Cramer Incorporator

Having been named as registered agent for the above mentioned Corporation, at the place designated in the foregoing Articles of Incorporation, I hereby accept such designation and agree to act in such capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties as registered agent. I am familiar with, and accept the duties and obligations of, §607.0505 of the Florida Statutes.

Charles W. Cramer Registered Agent

Date: February 2, 1999