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99 APR -2 PH 2: 44

ARTICLES OF INCORPORATION

OF

A-Z MORTGAGE CORPORATION

The undersigned subscriber, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida, and adopt the following Articles of Incorporation:

ARTICLE I - NAME

The name of the corporation shall be A-Z MORTGAGE CORPORATION.

ARTICLE II - PRINCIPAL PLACE OF BUSINESS

The initial principal place of business of this corporation in the State of Florida shall be 6213 Rainier Circle, Port Orange, FL 32127. The Board of Directors from time to time may move the principal office to any other address in Florida.

ARTICLE III - NATURE OF BUSINESS

The general purposes for which the corporation is organized are:

- 1. To transact any lawful business for which corporations may be incorporated under the laws of Florida;
- 2. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares of common stock that this corporation is authorized to have outstanding at any one time is 100 shares, having a par value of \$1.00 per share.

ARTICLE V - REGISTERED AGENT

The name of the initial registered agent of the corporation shall be Richard S. Swiatlowski. The street address of the initial registered office shall be 6213 Rainier Circle, Port Orange, FL 32127.

ARTICLE VI - INITIAL CAPITAL

The amount of capital with which this corporation will begin business is \$100.00.

ARTICLE VII - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VIII - DIRECTORS

This corporation shall initially have one Director. The names and street addresses of the initial members of the Board of Directors are:

Name

<u>Address</u>

Richard S. Swiatlowski

6213 Rainier Circle Port Orange, FL 32127

ARTICLE IX - INCORPORATOR

The name and street address of each incorporator to these Articles of Incorporation

Name

is:

Address

(same as above)

(same as above)

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholder is subject to this reservation.

ARTICLE XI - PRE-EMPTIVE RIGHTS

Every stockholder, upon the sale for cash or any new stock of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others; which price, in the case of par value shares, may be in excess of par.

Richard S. Swiatlowski

STATE OF FLORIDA COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this _____day of March, 1999 by RICHARD S. SWIATLOWSKI who is personally known to me or who has produced ____ Fla Drivers License ___ as identification and who did take an oath.

Notary Public, State of Florida

THEOFIC AST

Printed Notary Signature At Large

My Commission Expires:

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

in compliance with Section §48.091, Florida Statutes, the following is submitted:

That A-Z MORTGAGE CORPORATION, desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the City of Port Orange, State of Florida, has named Richard S. Swiatlowski, located at 6213 Rainier Circle, City of Port Orange, State of Florida, as its Agent to accept service of process within Florida.

Corporate Officer)

Title: President

Date: 3 31 99

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all Statutes relative to the proper and complete performance of my duties.

(Resident Agent)

Date: 3 31 99

SECRETARY OF STATE STATE OF CORPORATION OF CORPORATION