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Please file Articles
and return a copy
to:

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*****122.50 *****78.75

Chris Patterson
6245 Pembroke Road
Hollywood, FL 33023

TELEPHONE
954-966-3373

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DIVISION OF CORPORATIONS
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D. BROWN APR 13 1999

ARTICLES OF INCORPORATION
OF

EAGLE FIRST MORTGAGE OF DEERFIELD BEACH, INC.

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The undersigned acting as Incorporator for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such Corporation:

ARTICLE I
NAME

The name of the Corporation shall be EAGLE FIRST MORTGAGE OF DEERFIELD BEACH, INC.

ARTICLE II
DURATION

The Corporation shall have perpetual existence.

ARTICLE III
PURPOSE

The Corporation is organized for the purpose of transacting any and all lawful business for which a corporation may be incorporated under the laws of the State of Florida.

ARTICLE IV
CAPITAL STOCK

The Corporation is authorized to issue 7,500 shares of One Dollar (\$1.00) par value Common Stock.

ARTICLE V
PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 833 S.E. 9th Street, Deerfield Beach, Fl, 33441.

**ARTICLE VI
INITIAL REGISTERED AGENT AND STREET ADDRESS**

The name and address of the initial registered agent is:

Elaine Patterson
833 S.E. 9th Street
Deerfield Beach, Florida 33441.

**ARTICLE VII
INITIAL BOARD OF DIRECTORS**

The Corporation shall initially have one (1) director to hold office until the first annual meeting of shareholders and their successors shall have been duly elected and qualified, or until their earlier resignation, removal from office, or death. The number of directors may be either increased or decreased from time to time in accordance with the Bylaws of the Corporation. The name and address of the initial director of the Corporation are:

Elaine Patterson
833 S.E. 9th Street
Deerfield Beach, Florida 33441.

**ARTICLE VIII
INCORPORATOR**

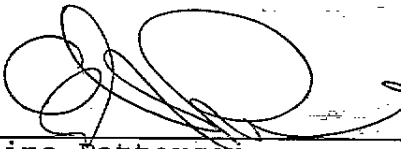
The name and address of the person signing these Articles is:

Elaine Patterson
833 S.E. 9th Street
Deerfield Beach, Florida 33441.

**ARTICLE IX
AMENDMENTS**

The power to amend these Articles of Incorporation in accordance with law is reserved to the shareholders. Any right conferred upon any shareholder by these Articles of Incorporation is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has
executed these Articles of Incorporation this 1st day of April
1999,



Elaine Patterson

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 1st day
of April, 1999, by Elaine Patterson, who has produced a photo
I.D. as identification and who did take an oath.

Witness my hand and seal in the county and state aforesaid
this 1st day of April, 1999.

My commission expires:



Notary Public

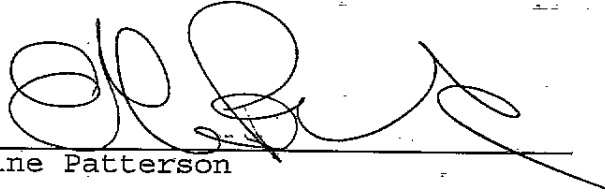
MICHELLE L. LAWHORN



ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

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I hereby accept the appointment as the initial Registered Agent of EAGLE FIRST MORTGAGE OF DEERFIELD BEACH, INC. named in the foregoing Articles of Incorporation.



Date: April 15th, 1999

Elaine Patterson