



**THE UNITED STATES
CORPORATION**
COMPANY

P99000044095

FILED

99 MAY 13 AM 10:51

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032

REFERENCE : 239311 7184279

AUTHORIZATION :

COST LIMIT : \$ PPD

EFFECTIVE DATE

5-14-99

ORDER DATE : May 13, 1999

ORDER TIME : 3:21 PM

ORDER NO. : 239311-005

CUSTOMER NO: 7184279

CUSTOMER: Ms. Debbie Denton
MONEYLAND MORTGAGE CORPORATION
MONEYLAND MORTGAGE CORPORATION
638 Putnam Avenue

Orlando, FL 32801

700002875007--6
-05/14/99--01001--023
*****70.00 *****70.00

700002875007--6
-05/14/99--01001--024
*****8.75 *****8.75

DOMESTIC FILING

NAME: IMC ACQUISITIONS, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: James Guy

EXAMINER'S INITIALS:

PIT
5/14/99

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

99 MAY 13 PM 4:38

RECEIVED

ARTICLES OF INCORPORATION
OF
IMC ACQUISITIONS, INC.

FILED

99 MAY 13 AM 10:51

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

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I

The name of the corporation shall be IMC Acquisitions, Inc.

EFFECTIVE DATE

5-14-99

ARTICLE II

The principal place of business and mailing address of this corporation shall be 638 Putnam Avenue, Orlando, Florida 32801.

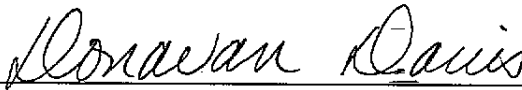
ARTICLE III

The aggregate number of shares of stock which the corporation shall have the authority to issue and the par value per share as follows:

Class	Number of Shares	Par Value Per Share
Common	100	\$.01

ARTICLE IV

The registered office and principal office shall be located at 638 Putnam Avenue, Orlando, Florida 32801, and the registered agent shall be Donovan Davis who is a resident of the State of Florida and whose business address is the same as the address of the initial registered business and who agrees to serve as Registered Agent and maintain such office at the Registered Office at 638 Putnam Avenue, Orlando, Florida 32801.


Donovan Davis

ARTICLE V

This corporation shall have perpetual existence which shall begin the date of filing and acknowledgment of these Articles of Incorporation. The effective date of the corporation is May 14, 1999.

ARTICLE VI

The number of Directors constituting the Board of Directors is one and the name and address of the person who is to serve as the Director is as follows:

Frederic Richardson
P.O. Box 340
Olney, MD 20832

The incorporator of the corporation was Frederic Richardson, P.O. Box, 340, Olney, MD 20832

ARTICLE VII

Each person now or hereafter a Director or an Officer of the corporation (and his heirs, executors and administrator(s)) shall be indemnified by the corporation against all claims, liabilities, judgments, settlements, costs and expenses, including all attorney's fees, imposed upon or reasonably incurred by him/her in connection with or resulting from any action, suit proceeding or claims to which he/she is or may be made a party by reason or his/her being or having been a Director or Officer of the corporation (whether or not a Director or Officer at the time such costs or expenses are incurred by or imposed upon him/her), except in relating to matters to which he/she shall be/been fully adjudged in such action, suit or proceeding to be liable for gross negligence or willful misconduct in the performance of his/her duties as such Director or Officer.

In the event of any other judgment against such Director or Officer or in the event of settlement, the indemnification shall be made only if the corporation shall be advised, in case none of the persons involved shall be or have been a Director, by the Board of Directors of the Corporation and otherwise by independent counsel to be appointed by the Board of Directors, that in its or his opinion such Director or Officer was not guilty of gross negligence or willful misconduct in the performance of his/her duties, and in the event of a settlement, that such settlement is or was in the best interest of the Corporation. If the termination is to be made by the Board of Directors, it must rely as to all questions of law on the advice of independent counsel. Such right of indemnification shall not be deemed exclusive of any rights to which he may be entitled under any By-law, agreement, vote of stockholders or otherwise.

ARTICLE VIII

Stock certificates to replace lost or destroyed certifications shall be issued on such basis and according to such procedures as are from time to time provided for in the By-laws of this corporation.

ARTICLE IX

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders and approved at the stockholders' meeting by a majority of the stock issued and entitled to be voted, unless all the Directors and all the stockholders sign a written statement manifesting their intention.

IN WITNESS WHEREOF, the undersigned have hereunto set their hand and seal this 12th day of May, 1999.

SIGNED

Donavan Davis

Donavan Davis

State of Florida
County of Orange

SWORN TO AND SUBSCRIBED before me this 12th day of May, 1999, by Donovan D. Davis, who is personally known to me.

My Commission Expires:



ANGELA BOWER
My Commission CC474793
Expires Jun. 20, 1999
Bonded by HAI
800-422-1555

Angela Bower

Angela Bower, Notary Public, State of Florida

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA