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Transmittal Letter

June 24, 1999

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

Subject: Krystal Mortgage Corporation

Enclosed are two original copies of the Articles of Incorporation for the above corporation and a check in the amount of \$78.75. Seventy dollars for the filing fee and \$8.75 for a certificate. Please send a stamped copy to address below.

From: Krystal Mortgage Corporation  
600 Southwest 4 Avenue  
Ft. Lauderdale, FL 33315

954-522-1666

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-07/26/99--01147--018  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

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FILED  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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Articles of Incorporation

of

Krystal Mortgage Corporation

Article I Name

The name of the corporation will be:

Krystal Mortgage Corporation

Article II Principal Office

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

600 Southwest 4 Avenue  
Ft. Lauderdale, Florida 33315

Article III Capital Stock

The number of shares of stock that this corporation is authorized to have at anyone time  
is:

10,000 shares of the par value of \$.01 each.

Article IV Initial Registered Agent

The name and address of the initial registered agent is:

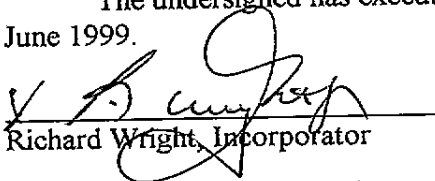
Richard Wright  
600 Southwest 4 Avenue  
Ft. Lauderdale, Florida 33315

Article V Incorporator

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

Richard Wright  
600 Southwest 4 Avenue  
Ft. Lauderdale, Florida 33315

The undersigned has executed these Articles of Incorporation this Twenty - Fourth day of  
June 1999.

  
Richard Wright, Incorporator

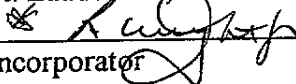
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Certificate of Designation  
Registered Agent/Registered Office

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered agent/registered office, in the State of Florida.

1. The name of the corporation is: Krystal Mortgage Corporation
2. The name and address of the registered agent/registered office is:


Richard Wright  
600 Southwest 4 Avenue  
Ft. Lauderdale, Florida 33315

  
Incorporator

June 24, 1999

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Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby 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 proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

  
Registered Agent

June 24, 1999