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September 10, 1999

Secretary of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

EFFECTIVE DATE
9-10-99

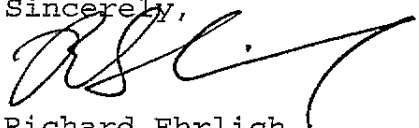
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*****78.75 *****78.75

To Whom it May Concern:

Enclosed please find the Articles of Incorporation for Nations Mortgage & Associates Inc. and the filing fee of \$78.75. Please make effective date September 10, 1999. Please file and return in enclosed self-addressed stamped envelope.

If you have any questions or if the name is unavailable, please do not hesitate to contact me.

Sincerely,



Richard Ehrlich

cma

Enclosures: As stated

FILED
99 SEP 17 AM 7:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

D. BROWN SEP 22 1999

EFFECTIVE DATE
9-10-99

ARTICLES OF INCORPORATION OF
Nations Mortgage & Associates, INC.

FILED
99 SEP 17 AM 7:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following articles of incorporation:

ARTICLE ONE
NAME

The name of the corporation is Nations Mortgage & Associates, INC.

ARTICLE TWO
PRINCIPLE LOCATION

The principle location for this corporation is 5215 NW 98 Terrace, Coral Springs, FL 33076

ARTICLE THREE
CORPORATE DURATION

The duration of the corporation is perpetual. The effective date is 9/10/99.

ARTICLE FOUR
PURPOSE OR PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of financing mortgages. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE FIVE
CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a par value of One Dollar per share.

ARTICLE SIX
REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 5215 NW 98 Terrace, Coral Springs, FL 33076 and the name of its initial registered agent at such address, is Angela Lloyd.

ARTICLE SEVEN

OFFICERS

PRESIDENT

Angela Lloyd

ARTICLE EIGHT
DIRECTORS

The number of directors constituting the initial board of directors of the corporation is one. The name and address of each person who is to serve as a member of the initial board of directors is:

Name

Address

Angela Lloyd

5215 NW 98 Terrace
Coral Springs, FL 33076

ARTICLE NINE
INCORPORATORS

The name and address of each incorporator is:


Name

Address

Richard Ehrlich

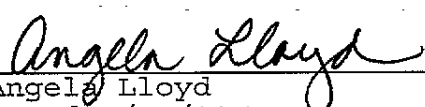
3300 University Dr.
Coral Springs, FL 33065

Executed by the undersigned at 3300 University Drive, Suite 501, Coral Springs, FL on September 10, 1999.


Richard Ehrlich

Acceptance of Registered Agent Designated
In Articles of Incorporation

Angela Lloyd, having been designated as the registered agent in the above and foregoing articles, is familiar with and accepts the the obligations of registered agent under Section 607.0505, Florida Statutes.


Angela Lloyd
Dated 9/10/99

FILED
99 SEP 17 AM 7:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA