CORPORATE 94000103893

ACCESS, INC.

236 East 6th Avenue . Tallahassee, Florida 32303

P.O. Box 37066 (32315-7066)

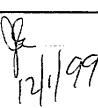
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CERTIFIED COPY		CUS		
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2.)(CORPORATE NAME & DOCUMENT #)				
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ARTICLES OF INCORPORATION

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

ARTICL	F	ŗ	NAME
MK HUD	L:	1	

The name of the corporation shall be:

PARAGON MORTGAGE Advisors, INC

ARTICLE II PRINCIPAL OFFICE

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

820 SANDTREE DRIVE Palm Bench GARdens, FLA. 33403

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

Five Hundred (500)

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

BRIDERS

820 Spudtnee Drive

Palm Beach GAZ dens, FLA 33403

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

BRIAN JACOBS

820 SAND TREE DRIVE

PAIM Beach GARdens, FLA 33403

Signature/Incorporator

November 30, 1999

Date

(An additional article must be added if an effective date is requested.)

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 the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent

Signature/Registered Agent

2 30, 1999

Date

ARTICLE VI NATURE OF BUSINESS Engaging in business as a Licensed Florida Mortgage Broker, supplying residential and commercial loans and all related services. ARTICLE VII This corporation shall exist perpetually unless dissolved according to Florida law. ARTICLE VIII The name and address of the person signing these Articles of Incorporation are as follows:

Brian Jacobs 820 Sandtree Drive Palm Beach Gardens, Florida 33403

BRIAN JACOBS

IN WITNESS WHEREOF the undersigned subscriber has executed these Articles of Incorporation this 30 to day of Nov. 1999.

State of Florida ()

()

County of Palm Beach ()

The foregoing Articles of Incorporation was acknowledged before me this 30 day of Nov. 1999, by Brian Jacobs (Dersonally known to me or who produced () as identification.

School of the Commission & CC 649266 EXPIRES JUNE 2001

BONDED THRU

ATLANTIC BONDING CO., INC.

Signature of Notary

SECHETARY OF STATE