D9900106638 STEVEN A. WAGNER, P.A. ATTORNEY AT LAW

> TRIAL LAWYER'S BUILDING 633 S.E. THIRD AVENUE, SUITE 302 FORT LAUDERDALE, FLORIDA 33301

STEVEN A. WAGNER

MEMBER: FLORIDA AND DISTRICT OF COLUMBIA BARS TELEPHONE: (954) 764-7466 FACSIMILE: (954) 463-1492

December 6, 1999

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

RE: FLORIDA HOME CLOSING CORPORATION

SSEE FLORIDA SSEE FLORIDA 1:18

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ATTENTION: New Filing Department

To Whom It May Concern:

Enclosed please find the original and one (1) copy of the Articles of Incorporation, including acceptance of registered agent, of the above proposed Florida Profit Corporation and a check in the amount of \$87.50, reflecting payment of the Filing Fee and one (1) Certified Copy of the Articles. Please return said certified copy and all accompanying documents to my attention at the following address:

STEVEN A. WAGNER, P.A. 633 S.E. THIRD AVENUE, SUITE 302 FORT LAUDERDALE, FLORIDA 33301

Should any additional information be required, please do not hesitate to contact me at the above listed address. Thank you for your prompt attention to this matter.

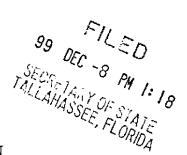
Very truly yours,

SAW:is

Enc.

ARTICLES OF INCORPORATION

OF



FLORIDA HOME CLOSING CORPORATION

In compliance with the requirements of F.S. Chapter 607, the undersigned does hereby act as an incorporator in adopting and filing the following Articles of Incorporation for the purpose of organizing a business corporation.

ARTICLE I - CORPORATE NAME

The name of this corporation is FLORIDA HOME CLOSING CORPORATION

ARTICLE II - PRINCIPAL OFFICE

The principal place of business of this corporation is: 10115 West Sample Road, Coral Springs, Florida 33065, and the mailing address of this corporation is: 10115 West Sample Road, Coral Springs, Florida 33065.

ARTICLE III - DURATION

The term of existence of this corporation is perpetual.

ARTICLE IV - PURPOSE

This purpose of this corporation is to engage in the transaction of any and all business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE V - CAPITAL STOCK

The maximum number of shares of Capital Stock this Corporation is authorized to issue is ONE THOUSAND (1,000), all of which shall be Common Shares, and shall have a par value of one dollar (\$1.00) per share. All Common Shares shall be identical with each other in every respect and the holders thereof shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE VI - INCORPORATOR

The name and address of the incorporator of these articles of incorporation is:

NAME PAUL MANDEL ADDRESS

10115 WEST SAMPLE ROAD

CORAL SPRINGS, FLORIDA 33065

ARTICLE VII - INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist of Two (2) members to hold office until the first annual meeting of stockholders, or until his/her earlier resignation, removal from office or death, and his/her successor shall have been duly elected. The number of Directors may be either increased or decreased, from time to time, in accordance with the By-Laws of the Corporation. The name and address of the initial Director of the Corporation is:

<u>NAME</u>	ADDRESS
PAUL MANDEL	_10115 WEST SAMPLE ROAD
	CORAL SPRINGS, FLORIDA 33065
DIANE M. PERKINS	10115 WEST SAMPLE ROAD
	CORAL SPRINGS, FLORIDA 33065

ARTICLE VIII - PRE-EMPTIVE RIGHTS

Every shareholder of the Corporation shall, upon the sale for cash of any new stock of this corporation, have the right to purchase his/her pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is generally offered.

ARTICLE IX - INDEMNIFICATION

The Corporation shall indemnify and hold harmless any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This Corporation reserves the right to amend or repeal any provision contained within these Articles of Incorporation or any amendments hereto, and any rights conferred upon the shareholders of this Corporation is subject to this reservation.

ARTICLE XI - REGISTERED OFFICE AND REGISTERED AGENT

The name and address of	the initial registered agent is:	
	ADDRESS 10115 WEST SAMPLE ROAD CORAL SPRINGS, FLORIDA 33065	

PAUL MANDEL, Incorporator

STATE OF FLORIDA COUNTY OF BROWARD

BEFORE ME, a notary public authorized to take acknowledgments in the State and County set forth above, personally appeared PAUL MANDEL who has produced a as identification and who did not take an oath.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid, this day of December 1999

(SEAL)

Steven A Wagner

My Commission CC710180

Expires March 3, 2002

NOTARY PUBLIC Signature

State of Florida

My commission expires: Commission Number:

Name typed or printed

CERTIFICATE OF ACCEPTANCE OF REGISTERED AGENT OF:

FLORIDA HOME CLOSING CORPORATION

AS DESIGNATED IN ARTICLES OF INCORPORATION

Having been named as Registered Agent to accept service of process for the above stated corporation, at the place designated in the Articles of Incorporation, I am familiar with and agree to act in that capacity, and I further agree to comply with the provisions of all statutes relative to the proper performance of my duties.

PAUL MANDEL, Registered Agent

PAUL MANDEL

PH 1:18