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JAMES V. LOBOZZO, Jr., P.A. Trial Practice General NICHOLAS G. SCHOMMER, P.A.

Trial Practice General Criminal Law

MICHAEL M. DISLER Real Property Law

ANTHONY A. ACCORSI Marital Law Trial Practice General

* Bar Certified

Florida Department of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

RE: PIP MORTGAGE, INC.

To whom it may concern:

Enclosed herewith please find the following with regard to the above referenced:

- 1. Original and one copy of the Articles of Incorporation of PIP MORTGAGE, INC. to be filed accordingly.
- 2. A check in the amount of \$122.50 for filing costs.

Kindly return a copy of the Articles of Incorporation upon filing and advise should you need any additional information. Thank you for your courteous assistance in this manner.

Sincerely,

chael m. Desler

Michael M. Disler

MMD/ts enc.

ARTICLES OF INCORPORATION

of

PIP MORTGAGE, INC.

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

1. NAME: The name of this corporation shall be PIP MORTGAGE, INC

2. PRINCIPAL OFFICE AND MAILING ADDRESS:

1101 Periwinkle Way - Suite 110 Sanibel, Florida 33957

3. PURPOSE AND DURATION: The purpose is to engage in any activities or business as permitted under the laws of the United States and Florida and the period of its duration is perpetual.

4. CAPITAL STOCK: The corporation is authorized to issue 100 shares, all of one class, at \$1.00 par value.

5. INITIAL REGISTERED OFFICE AND AGENT: The name and address of the initial registered agent and office of this corporation is as follows:

REVONDA CROSS 1101 Periwinkle Way - Suite 110 Sanibel, Florida 33957

6. INITIAL BOARD OF DIRECTORS: This corporation shall have one (1) directors initially. The number of directors may be either increased or decreased from time to time by an amendment of the bylaws of the corporation in the manner provided by law, but shall never be less than one (1).

The names and addresses of the initial directors of this corporation are:

NAME

ADDRESS

Michael M. Disler President

Secretary/Treasurer

Revonda Cross

329 South Commerce Avenue Sebring, Florida 33870

1101 Periwinkle Way - Suite 110 Sanibel, Florida 33957

7. INCORPORATORS: The name and address of the Incorporator signing these Articles of Incorporation is MICHAEL M. DISLER, 329 South Commerce Avenue, Sebring, Florida 33870.

8. AMENDMENT OF ARTICLES: This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this ______ day of ______ December______, 1999.

Dieler

Michael M. Disler, Incorporator

STATE OF FLORIDA COUNTY OF HIGHLANDS

BEFORE ME, the undersigned authority, personally appeared Michael M. Disler, to me known to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this _____ day of

(Seal)

Notary Public, State of Florida

My Commission Expires:

CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

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

- 1. The name of the corporation is: PIP Mortgage, Inc.
- 2. The name and address of the registered agent and office is:

REVONDA CROSS 1101 Periwinkle Way - Suite 110 Sanibel, Florida 33957

1999.

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.

1999.