

EXTRA
TRANSMISSION

7006 STAPOINT COURT (SUITE A)

WINTER PARK, FL. 32792

TEL : (407) 679-0880

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P99000110586

TO: Division of Corporations

Date: 12/16/99

Fax Number:

Pages:

From: VICTOR ALVAREZ
MONEY ON DEMAND, FL

Subject:

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-12/20/99--01106--017
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COMMENTS:

PLEASE SEND THE CERTIFIED COPY
TO: 7006 STAPOINT CT - (SUITE A)
WINTER PARK, FL 32817

VICTOR ALVAREZ
MONEY ON DEMAND MORTGAGE
INC.

Thank You For All Your Cooperation

S. Thompson DEC 23 1999

ARTICLES OF INCORPORATION
OF
MONEY ON DEMAND MORTGAGE, INC.

FILED
99 DEC 20 PM 3:41
SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned subscribers to the articles of Incorporation, natural persons, competent to contract, desiring to form a corporation under the laws of the State of Florida, Hereby make, subscribe and acknowledge this certificate for that purpose, as follows:

ARTICLE I

The name of the corporation is :

MONEY ON DEMAND MORTGAGE, INC.

ARTICLE II

The purpose for which the corporation is formed is to engage in the conduct of any lawful business activity.

ARTICLE III

This corporation is to have perpetual existence.

ARTICLE IV

The maximum number of shares of stock that this corporation is authorized to have outstanding at one time are Sixty (60) shares at no par value.

ARTICLE V

The street address of the initial registered office of this corporation is:

7006 STAPOINT COURT (SUITE A)
WINTER PARK, FL 32792

ARTICLE VI

The name of the initial Registered Agent of this corporation is : VICTOR ALVAREZ

ARTICLE VII

The corporation shall have ONE (1) director initially. The number of directors may be increased from time to time by the By-laws but shall never be less than one.

ARTICLE VIII

The name and address of the initial director of this corporation is:

VICTOR ALVAREZ

3631 STONEHAVEN COURT
ORLANDO, FL 32817

ARTICLE IX

The name of the person signing these Articles of Incorporation is:

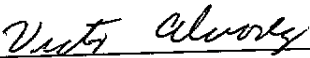
VICTOR ALVAREZ

3631 STONEHAVEN COURT
ORLANDO, FL 32817

ARTICLE X

This corporation reserves the right to amend or repeal any provision 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 subscribers have executed these Articles of Incorporation on this 16th day of December, 1999.

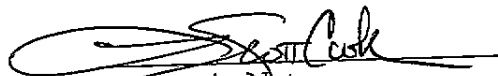

Victor Alvarez

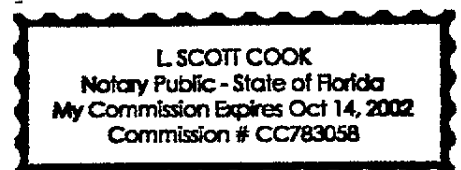
FDL# AH16874471740
5/01

STATE OF FLORIDA
COUNTY OF ORANGE:

Before me a Notary Public authorized to take acknowledgment in the State and County set forth above, personally appeared: VICTOR ALVAREZ to me known to be the person who has executed the foregoing Articles of Incorporation and he has acknowledged before me that he has executed these Articles.

In witness whereof, I have hereunto my hand and seal in the State and County aforesaid this 16th day of December, 1999.


Notary



**CERTIFICATE DESIGNATING PLACE OF BUSINESS
OR DOMICILE SERVICE OF PROCESS WITHIN THIS
STATE, NAMING AGENT WHOM THE PROCESS MAY
BE SERVED**

FILED
99 DEC 20 PM 3:41
CLERK OF THE COURT
TALLAHASSEE, FLORIDA

IN PURSUANCE OF CHAPTER 48.091, FLORIDA STATUTES, THE FOLLOWING
IS SUBMITTED IN COMPLIANCE WITH THIS ACT:

FIRST:

MONEY ON DEMAND MORTGAGE, INC., DESIRING TO ORGANIZE
UNDER THE LAWS INDICATED IN THE ARTICLES OF INCORPORATION.

7006 STAPOINT COURT (SUITE A)
WINTER PARK, FL 32792

SECOND:

The name of the initial Registered Agent of this Corporation is:
VICTOR ALVAREZ
AS IT'S AGENT TO ACCEPT SERVICE OF PROCESS WITHIN THE STATE.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated corporation,
at place designated in this certificate, I hereby accept to act in this capacity and agree to
comply with the provisions of this act relative to keeping this office.

Victor Alvarez

Victor Alvarez

FLD# A416874471740
Sp1

[Signature]
Notary

12/16/99

Date

L SCOTT COOK
Notary Public - State of Florida
My Commission Expires Oct 14, 2002
Commission # CC783058