

Filing Fee \$150.00

State of Rhode Island and Providence Plantations

OFFICE OF THE SECRETARY OF STATE

CORPORATIONS DIVISION
100 NORTH MAIN STREET
PROVIDENCE, RI 02903

Corp. I.D. #

65687

BUSINESS CORPORATION

ORIGINAL ARTICLES OF INCORPORATION

The undersigned acting as incorporator(s) of a corporation under Chapter 7-1.1 of the General Laws, 1956, as amended, adopt(s) the following Articles of Incorporation for such corporation:

FIRST. The name of the corporation is Rhode Island/EquiCredit Corporation

~~NOTICE: Pursuant to Chapter 7-1.1 of the General Laws, 1956, as amended, the corporation is required to file its articles of incorporation with the Secretary of State.~~

SECOND. The period of its duration is (if perpetual, so state) Perpetual

THIRD. The purpose or purposes for which the corporation is organized are:

Mortgage Lending and to engage in any lawful act or activity permitted under the laws of Rhode Island.

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FOURTH. The aggregate number of shares which the corporation shall have authority to issue is:

- (a) *If only one class:* Total number of shares Ten Thousand (10,000) \$1.00 par value
(If the authorized shares are to consist of one class only, state the par value of such shares or a statement that all of such shares are to be without par value.)

or

- (b) *If more than one class:* Total number of shares
(State (A) the number of shares of each class thereof that are to have a par value and the par value of each share of each such class, and/or (B) the number of such shares that are to be without par value, and (C) a statement of all or any of the designations and the powers, preferences and rights, including voting rights, and the qualifications, limitations or restrictions thereof, which are permitted by the provisions of title 7 of the General Laws in respect of any class or classes of stock of the corporation and the fixing of which by the articles of association is desired, and an express grant of such authority as it may then be desired to grant to the board of directors to fix by vote or votes any thereof that may be desired but which shall not be fixed by the articles.)

FIFTH. Provisions (if any) dealing with the preemptive right of shareholders pursuant to §7-1.1-24 of the General Laws, 1956, as amended:

Preemptive rights of Shareholders shall be denied.

SIXTH. Provisions (if any) for the regulation of the internal affairs of the corporation:

SEVENTH. The address of the initial registered office of the corporation is 123 Dyer St., Providence, R.I. 02903 (add Zip Code)

and the name of its initial registered agent at such address is: C T CORPORATION SYSTEM

Barbara A. Burke

BARBARA A. BURKE
SPECIAL ASSISTANT SECRETARY

Signature of registered agent

EIGHTH. The number of directors constituting the initial board of directors of the corporation is three (3) and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

(If this is a close corporation pursuant to §7-1.1-51 of the General Laws, 1956, as amended, state the name(s) and address(es) of the officers of the corporation) (NOT APPLICABLE)

Name	Address
John T. Hayt	1801 Art Museum Drive Jacksonville, FL 32207
Charles H. Wallace Jr.	1801 Art Museum Drive Jacksonville, FL 32207
Stephen R. Veth	1801 Art Museum Drive Jacksonville, FL 32207

NINTH. The name and address of each incorporator is:

Name	Address
Madonna Cuddihy	1700 S. Pine Island Road Plantation, FL 33324

TENTH. Date when corporate existence to begin (not more than 30 days after filing of these articles of incorporation):

begin filing
Dated AUGUST 10, 1995

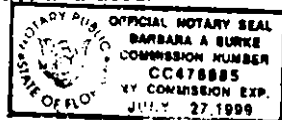
Madonna Cuddihy
Signature of each incorporator
Madonna Cuddihy

STATE OF ~~FLORIDA~~ } City
FLORIDA } In the } of PLANTATION
COUNTY OF BROWARD } Town }

in said county this 10 day of August, A.D. 1995

then personally appeared before me Madonna Cuddihy

each and all known to me and known by me to be the parties executing the foregoing instrument, and they severally acknowledged said instrument by them subscribed to be their free act and deed.



Barbara A. Burke
Notary Public