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KORTA & COMPANY

14502 North Dale Mabry Highway, Suite 200 • Tampa, Florida 33618
Phone 813-269-8075 • Fax 813-269-7882
korta@mindspring.com

November 5, 2001

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

Subject: S.F.B. Mortgage, Inc.

000004670980--4
-11/07/01--01060--010
*****70.00 *****70.00

Dear Sir or Madam:

EFFECTIVE DATE
11-01-01

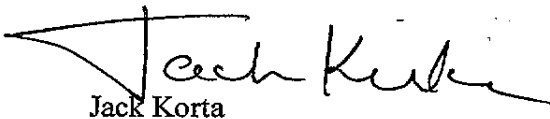
Enclosed for filing please find the original and one copy of Articles of Incorporation for the above mentioned corporation and a check in the amount of \$70.00 for the filing fee.

Please return a copy of the filed Articles to the address below:

Korta & Company
14502 North Dale Mabry Highway
Suite 200
Tampa, FL 33618

If you have any questions, please do not hesitate to call.

Sincerely,


Jack Korta

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

JK/ak
Enclosures(3)

T. Burch NOV 7 2001

**ARTICLES OF INCORPORATION
OF
S.F.B. Mortgage, Inc.**

ARTICLE I - NAME

The name of this Corporation shall be:
S.F.B. Mortgage, Inc.

ARTICLE II - DURATION

This Corporation shall have perpetual existence commencing
on 11/01/01.

ARTICLE III - PURPOSE

This Corporation is organized for the purpose of transacting
any and all lawful business.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue Two Hundred (200)
shares of \$1.00 Par Value Stock.

ARTICLE V - VOTING RIGHTS

Except as otherwise provided by law, the entire voting power
for the election of Directors and for all other purposes shall be
vested exclusively in the holders of the outstanding common shares.

ARTICLE VI - PREEMPTIVE RIGHTS

Every shareholder, upon the sale of any new stock of this
Corporation of the same kind, class or series as that which is
already held, shall have the right to purchase his pro rate share
thereof (as nearly as may be done without assurance of fractional
shares) at the price at which it is offered to others.

ARTICLE VII - INITIAL REGISTERED OFFICE & AGENT

The street address of the initial Registered Agent of this Corporation is
3538 Del Lago Circle, #147, Tampa, FL 33614
and the principal place of business and mailing address of this Corporation is
3538 Del Lago Circle, #147, Tampa, FL 33614
and the name of the initial Registered Agent of this Corporation
Steven F. Berry.

EFFECTIVE DATE

11-01-01

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLE VIII - INITIAL BOARD OF DIRECTORS

This Corporation shall have one Director initially. The number of Directors may either be increased or diminished from time to time by the By-laws, but shall never be less than one. The name and address of the initial Director of this Corporation is as follows:

Steven F. Berry
3538 Del Lago Circle, #147
Tampa, FL 33614

The name and address of the person signing these Articles is:

Steven F. Berry
3538 Del Lago Circle, #147
Tampa, FL 33614

ARTICLE IX - AMENDMENT

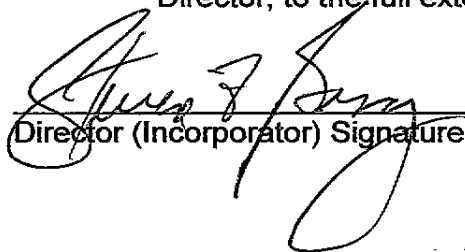
This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the Shareholders is subject to this reservation.

ARTICLE X - BY-LAWS

The power to adopt, alter, amend or repeal By-laws shall be vested in the Board of Directors and the Shareholders.

ARTICLE XI - INDEMNIFICATION

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


Director (Incorporator) Signature

11-01-07
Date

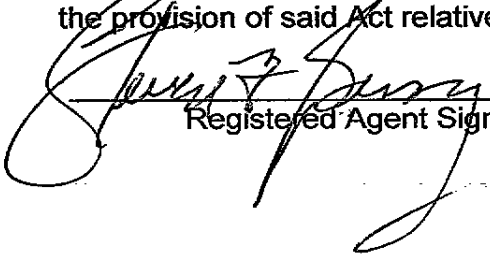
CERTIFICATE DESIGNATING PLACE OF BUSINESS
OR DOMICILE FOR THE SERVICE OF PROCESS
WITHIN THIS STATE, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091 of the Florida Statutes, the
following is submitted in compliance with said Act:

First: S.F.B. Mortgage, Inc.
desiring to organize under the laws of the State of Florida, with its registered
office as indicated in the Articles of Incorporation in the City of Tampa,
County of Hillsborough, State of Florida, has named
Steven F. Berry, whose business office is located at
3538 Del Lago Circle, #147, Tampa, FL 33614, as its
Registered Agent to accept service of
process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above
stated Corporation at the place designated in this Certificate, I
hereby accept to act in this capacity and agree to comply with
the provision of said Act relative to keeping open said office.



Registered Agent Signature

11-01-01

Date

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SECRETARY OF STATE
TALLAHASSEE FLORIDA