Certificate of Limited Partnership

Name of Limited Partnership:

D & S MORTGAGE LIMITED PARTNERSHIP

A05000000590 FILED March 24, 2005 Sec. Of State gharvey

Business Address of Limited Partnership:

986 CHALMET LANE JACKSONVILLE, FL. 32218

Mailing Address of Limited Partnership:

986 CHALMET LANE JACKSONVILLE, FL. 32218

The name and Florida street address of the registered agent is:

DANA O DAVIS 986 CHALMET LANE JACKSONVILLE, FL. 32218

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: DANA O DAVIS

The latest date upon which the Limited Partnership is to be dissolved is:

02/2099

The name and address of all general partners are:

Title: G JEFF L SCARLETT 5864 CARVER PINES COURT JACKSONVILLE, FL. 32218

Affidavit of Capital Contributions For Florida Limited Partnership

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The undersigned constituting all of the general partners of: D & S MORTGAGE LIMITED PARTNERSHIP

a Florida Limited Partnership, certify:

The amount of capital contributions to date of the limited partners is:

0.00

The total amount contributed and anticipated to be contributed by the limited partners at this time totals:

0.00

Signed this Twenty Fourth day of March, 2005

Under the penalties of perjury I (we) declare the I (we) have read the foregoing and know the contents thereof and that the facts stated herein are true and correct.

General Partner Signature: JEFF L SCARLETT