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ROSS TAX & ACCOUNTING

Office - (904) 242-0122
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1201 North Third Street
Jacksonville Beach, FL 32250

Richard Ross
Enrolled Agent

December 28, 1999

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*****70.00 *****70.00

Ms. Katherine Harris
Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

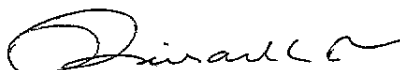
Re: DELTA HOME MORTGAGE, INC.

Dear Ms. Harris,

Enclosed are two (2) original Articles of Incorporation for the above referenced corporation and my check (#0422) in the amount of \$70.00 for the filing fee. Please file the Articles and return one copy of the Articles to me at the above address.

If you have questions, do not hesitate to call me at (904) 242-0122.

Sincerely,



Richard L. Ross
President

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

T. Burch JAN 6 2000

ARTICLES OF INCORPORATION

OF

DELTA HOME MORTGAGE, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this corporation shall be:

DELTA HOME MORTGAGE, INC.

The general nature of the business to be transacted by this corporation is:

To engage in services and activities associated with decision- making in the public and private sector.

To engage in any other lawful business, to purchase, or otherwise acquire, and to own, mortgage, pledge, sell, convey, assign, transfer, or otherwise dispose of, and to invest in and hold real or personal property, of every class, kind, and description, and to otherwise engage in any legal business or activity permitted under the laws of the State of Florida and in all other States and counties.

To conduct said business in, have one or more offices in, and buy, hold, mortgage, sell, convey, lease or otherwise dispose of real and personal property, including franchises, patents, copyrights, trademarks, and license in the State of Florida and in all other States and counties.

To contract debts and borrow money, issue and sell or pledge bonds, debentures, notes and other evidence of indebtedness, and execute such mortgages and transfers of corporate indebtedness as required.

To purchase the corporate assets of any other corporation and engage in the same or other character of business.

To guarantee, endorse, purchase, hold, sell, mortgage, transfer, pledge or otherwise acquire or dispose of the shares of the capital stock of, or any bonds, securities, of any other corporation of the State of Florida or any other State or Government, and while owner of such stock to exercise all of the rights, powers, and privileges of ownership, including the right to vote such stock.

ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares at no par value.

ARTICLE IV - PREEMPTIVE RIGHT

Holders of the common stock shall have the right to subscribe and purchase their pro rata shares of any new common stock which may be issued by the corporation.

ARTICLE V - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI - PRINCIPAL OFFICE

The principal place of business and mailing address of the corporation shall be at 1201 North Third Street, Jacksonville Beach, Florida 32250.

ARTICLE VII - INITIAL REGISTERED AGENT & ADDRESS

The name and address of the initial registered agent is Steve McGuire, 1201 North Third Street, Jacksonville Beach, Florida 32250.

ARTICLE VIII - DIRECTORS

This corporation shall not have more than one (1) director initially. The number of directors may be increased or diminished from time to time by By-Laws adopted by the stockholders.

ARTICLE IX - INITIAL DIRECTORS AND OFFICERS

The name and address of the Initial Director and Officers are:

NAME	ADDRESS
Steve McGuire D/P/S/T	1201 North Third Street Jacksonville Beach, Florida 32250

ARTICLE X - INCORPORATOR

The name and street address of the Incorporator of these Articles of Incorporation is:

NAME

ADDRESS

Steve McGuire

1201 North Third Street
Jacksonville Beach, Florida 32250

ARTICLE XI - AMENDMENTS

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at stockholders' meeting by a majority of the stockholders entitled to vote thereon, unless all the Directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment to these Articles of Incorporation be made.

ARTICLE XII - SPECIAL PROVISION

It is the intent of the incorporator that the corporation will qualify under Section 1244 of the Internal Revenue Code and that the corporation will file as a Subchapter S corporation.

ARTICLE XIII - EFFECTIVE DATE

These Articles of Incorporation shall be effective on the date of filing.



Steve McGuire
Incorporator

STATE OF FLORIDA
COUNTY OF Duval

I HEREBY CERTIFY that on this day, before me, a Notary Public, duly authorized in State and County named above to take acknowledgments, personally appeared Steve McGuire to me known to be the person described as subscribed in and executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above on this the 26th day of December, 19 98.



James K Reese
My Commission: CC796184
Expires December 9, 2002


Notary Public

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

The name of the corporation is:

DELTA HOME MORTGAGE, INC.

The name and address of the Registered Agent and Office

Steve McGuire
1201 North Third Street
Jacksonville Beach, Florida 32250

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STATE OF FLORIDA
TALLAHASSEE, FLORIDA

SIGNATURE 
Steve McGuire
TITLE President
DATE 12-28-99

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.

SIGNATURE 
Steve McGuire
DATE 12-28-99