

GEARY LAW OFFICES, P.A.

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Charles E. Geary *

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David J. Chesnut

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EFFECTIVE DATE

1-11-00

*Also admitted to practice in Washington, D.C.

**Also admitted to practice in Colorado

***Also admitted to practice in Mass. & NY

December 17, 1999

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-01/03/00--01099-015

*****78.75 *****78.75

Florida Department of State

Division of Corporations

P.O. Box 6327

Tallahassee, Florida 32314

Re: MILLENNIUM MORTGAGE OF THE TREASURE COAST, INC.

Dear Sir/Madam:

Enclosed you will find one (1) original and one (1) copy of the Articles of Incorporation and the Acceptance of Registered Agent for the above referenced corporation, along with my check in the amount of \$78.75 to cover your fee. Please file these documents with an effective date of January 1, 2000 and return them to me in the enclosed self-addressed, stamped envelope.

NOTE: PLEASE MAKE THIS CORPORATION EFFECTIVE JANUARY 1, 2000.

Sincerely,

GEARY LAW OFFICES, P.A.



Rebecca D. Geary,

Secretary to Charles E. Geary

CEG/rg

enc.

Corpl/Sta.ltr

FILED
00 JAN -3 AM 8:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1-11-00

ARTICLES OF INCORPORATION
OF
MILLENNIUM MORTGAGE OF THE TREASURE COAST, INC.

FILED
00 JAN -3 AM 8:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

EFFECTIVE DATE

1-11-00

ARTICLE I. NAME

The name of this corporation shall be: MILLENNIUM MORTGAGE OF THE TREASURE COAST, INC.

ARTICLE II. INITIAL REGISTERED OFFICE AND MAILING ADDRESS

The street address of the initial registered office of this corporation is 12165 Banner Lake Circle, Hobe Sound, FL 33455. The mailing address of this corporation is P.O. Box 8453, Hobe Sound, FL 33455.

ARTICLE III. CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 10,000. Such shares shall be of a single class, and shall have a par value of \$1.00 per share.

ARTICLE IV. PREEMPTIVE RIGHTS

Every Shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds, shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

ARTICLE V. INITIAL REGISTERED AGENT

The name and address of the initial registered agent is:

Shirley J. Fetter
P.O. Box 8453
Hobe Sound, FL 33455

ARTICLE VI. INCORPORATOR

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

Shirley J. Fetter
P.O. Box 8453
Hobe Sound, FL 33455

ARTICLE VII. INITIAL DIRECTORS

The number of directors constituting the initial board of directors of the corporation is one (1). The name and address of each person who is to serve as a member of the initial board of directors is:

Shirley J. Fetter
P.O. Box 8453
Hobe Sound, FL 33455

ARTICLE VIII. PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of mortgage brokerage.
2. To transact any other lawful business for which corporations may be incorporated under the Florida Business Corporation Act.
3. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE IX. CORPORATE COMMENCEMENT AND DURATION

These Articles of Incorporation shall not become effective and this corporation's existence shall not commence until January 1, 2000. The duration of the corporation is perpetual.

ARTICLE X. MEETINGS BY CONFERENCE TELEPHONE

Members of the board of directors may participate in special, regular and annual meetings of the board of directors by means of conference telephone or similar communication equipment as provided by law.

ARTICLE XI. INDEMNIFICATION

This corporation may be empowered to indemnify any officer or director or any former officer or director in the manner set out and provided for pursuant to the provisions of Section 607.0850 of the Florida Statutes, as amended.

IN WITNESS WHEREOF the undersigned subscriber has executed the Articles of Incorporation on this 17th day of December, 1999.


Shirley J. Fetter

STATE OF FLORIDA
COUNTY OF MARTIN

The foregoing instrument was acknowledged before me this 17th day of December, 1999 by Shirley J. Fetter, who is personally known to me or who has produced FL Drivers License as identification and who did not take an oath.


Print Name: Rebecca D. Geary
Notary Public

NOTARY PUBLIC - STATE OF FLORIDA
REBECCA D. GEARY
COMMISSION # CC723199
EXPIRES 02/02/2002
BONDED THRU ASA 1-888-NOTARY1

ACCEPTANCE OF REGISTERED AGENT

That MILLENNIUM MORTGAGE OF THE TREASURE COAST, INC. desires to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at 12165 Banner Lake Circle, Hobe Sound, FL 33455, has named Shirley J. Fetter, as its agent to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above-named corporation, at the place designated in this certificate, the undersigned agrees to act in this capacity, and agrees to comply with the provisions of Florida law relative to keeping the designated office open.

By: Shirley J. Fetter
Shirley J. Fetter

STATE OF FLORIDA
COUNTY OF MARTIN

The foregoing instrument was acknowledged before me this 17th day of December, 1999 by Shirley J. Fetter, who is personally known to me or who has produced FL Drivers License as identification and who did not take an oath.

Rebecca D. Geary
Print Name: Rebecca D. Geary
Notary Public

NOTARY PUBLIC - STATE OF FLORIDA
REBECCA D. GEARY
COMMISSION # CC723199
EXPIRES 6/30/2002
BONDED THRU ASA 1-888-NOTARY1

FILED
00 JAN -3 AM 8:40
SECRETARY OF STATE
TALLAHASSEE, FLORIDA