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ATTORNEY & COUNSELOR AT LAW
418 WEST ALFRED ST., SUITE 1
TAVARES, FL 32778

TELEPHONE 352 - 742-7777

FAX 352 - 742-7743

E-mail mglaw7@aol.com



January 24, 2000

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Secretary of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32399

Re: CEN-FLOR SERVICES, INC.

Dear Sir/Madame:

Enclosed please find the Articles of Incorporation for the above referenced. I am also enclosing a check in the amount of \$70.00 for the filing fee along with an extra copy to be stamped and returned to me after filing.

Thank you for your assistance in this matter.

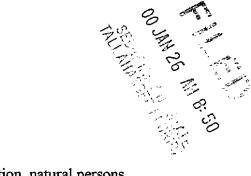
Very truly yours,

Michael Golub, P.A.

ARTICLES OF INCORPORATION

OF

CEN-FLOR SERVICES, INC.



The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I Corporate Name

The name of the corporation is: Cen-Flor Services, Inc.

ARTICLE II Duration

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III Purpose

This corporation is organized for the purpose of property maintenance on foreclosure properties and for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV Capital Stock

The corporation is authorized to issue 10,000 shares of capital stock with no par value, which shall be designated "Common Shares".

ARTICLE V Initial Registered Office and Agent

The principal office, and the mailing address of the corporation is:

2429 Briarwood Lane Eustis, Florida 32726

The name and street address of the initial registered agent of this corporation is:

Michael E. Golub, 418 W. Alfred Street, Ste 1, Tavares, Florida 32778

ARTICLE V Initial Board of Directors

This corporation shall have one director initially. The number of Directors may be either 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 is as follows:

John R. Clark 2429 Briarwood Lane Eustis, Florida 32726

ARTICLE VII Incorporators

The name and addresses of the incorporator signing these Articles of Incorporator are as follows:

John R. Clark 2429 Briarwood Lane Eustis, Florida 32726

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 4th day of Javary, 2000.

OR Clock_ Incorporator

STATE OF FLORIDA COUNTY OF LAKE

The foregoing instrument was acknowledged before me this day of 2000, by JOHN R. CLARK who is personally known to me or who has produced as identified and who did/did not take an oath.

Michael Saward Colon Communic VIII 1990. -Explore SEL 2 1990 BONDED THOU ATLANTIC BONDING COL. INC.

NOTARY PUBLIC

\$636 Acres at \$1. ma

Michael Edward &dob Commission # CC 778954 Expires 9/29/2002

CERTIFICATE AND ACKNOWLEDGMENT OF REGISTERED AGENT

Certificate of Registered Agent of Cen-Flor Services, Inc., pursuant to Florida Statutes, Section 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at 2429 Briarwood Lane, Eustis, Florida 32726 has named Michael E. Golub, located at 418 W. Alfred Street, Suite 1, Tavares, Florida 32778 as its registered agent to accept service of process within this state. Under that acknowledgment having been named registered agent to accept service of process for the above stated corporation at the place designated in this certificate and being familiar with the obligations of that position, I hereby accept to act in this capacity and agree to comply with the provisions of Florida law in keeping open said office.

MICHAEL E. GOLUB

00 JAN 25 NH 8: 50