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ACCOUNT	NO.	:	072100000032
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REFERENCE: 646755 10849A

AUTHORIZATION :

ORDER DATE: March 31, 2000

ORDER TIME : 3:51 PM

ORDER NO. : 646755-005

900003194689--1

CUSTOMER NO: 10849A

CUSTOMER: Ms. Bonnie A. Beil

CALVIN C. ROBERTS, ESQ CALVIN C. ROBERTS, ESQ 6570 30th Avenue North

St. Petersburg, FL 33710

DOMESTIC FILING

NAME: IMPACT LENDING, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

_ CERTIFIED COPY

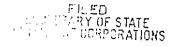
PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Christine Lillich

EXAMINER'S INITIALS:





00 APR -4 AM 9:51

ARTICLES OF INCORPORATION

OF

IMPACT LENDING, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

IMPACT LENDING, INC.

The address of the principal office of this corporation shall be 4536 Rachel Boulevard, Spring Hill, Florida 34607, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 50,000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 6570 30TH Avenue North, St. Petersburg, Florida 33710, and the name of the initial registered agent of the corporation at that address is David H. Roberts.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS AND DIRECTORS

This corporation shall have one officer and one director, initially. The name and street address of the initial officer and director who shall hold office for the first year of the corporation, or until his successor is elected or appointed is:

Stephen J. Audet Dir./Pres./Sec. Treas.

4536 Rachel Boulevard Spring Hill, Florida 34607

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

Corporation Service Company 1201 Hays Street Tallahassee, Florida 32301 IN WITNESS WHEREOF, the undersigned agent of Corporation Service Company, has hereunto set their hand and seal of Corporation Service Company, on March 31, 2000.

CORPORATION SERVICE COMPANY
CORPORATION SERVICE COMPANI
By: Patricia & Pinetto
It's agent, Patricia G./Pizzuto

SECRETARY OF STATE DIVISION OF CORPORATIONS

OD APR -4 AM 9:51

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN THE ARTICLES OF INCORPORATION

DAVID H. ROBERTS, an individual residing in this state having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of

IMPACT LENDING, INC.

is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

DAVID H ROBERTS