

Law Office
Jefferson F. Riddell, P.A.

SunTrust Bank Building
3400 South Tamiami Trail
Sarasota, Florida 34239

Jefferson F. Riddell
Thomas B. Luzier

Telephone: (941) 366-1300
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May 31, 2000

Secretary of State
Division of Corporations-New Filing
409 E. Gaines Street
Tallahassee, FL 32301

RE: **Advantage Mortgage of Sarasota, Inc.**

Dear Sir/Madame:

Enclosed please find a check in the amount of \$78.75 in addition to one signed original and copy of the Articles of Incorporation for the above corporation. We are aware that the name Advantage Mortgage of Sarasota, Inc. was previously issued to an entity which is still operating in Sarasota currently under another name. Please file these Articles of Incorporation at your earliest opportunity and return a copy to me along with the usual confirmation of filing.

Please note in your records that the Annual Report is to be sent to JEFFERSON F. RIDDELL, P.A., 3400 S. TAMIAMITRAIL, SARASOTA, FL 34239.

Thank you.

Yours truly,



Karen E. Seiberlich

Enclosures

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SECRETARY OF STATE
TALLAHASSEE, FL 32301

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

Of

Advantage Mortgage of Sarasota, Inc.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

1. Name. The name of the corporation is:

Advantage Mortgage of Sarasota, Inc.

2. Principal Office. The address of the principal place of business of the corporation is:

Advantage Mortgage of Sarasota, Inc.
c/o Jefferson F. Riddell, P.A.
3400 S. Tamiami Trail
Sarasota, FL 34239

and mailing address of the corporation is:

Advantage Mortgage of Sarasota, Inc.
c/o Jefferson F. Riddell, P.A.
3400 S. Tamiami Trail
Sarasota, FL 34239

3. Capital Stock. The aggregate number of shares that the corporation has authority to issue is 5,000 all of which shall be common shares with a par value of \$1.00 per share.

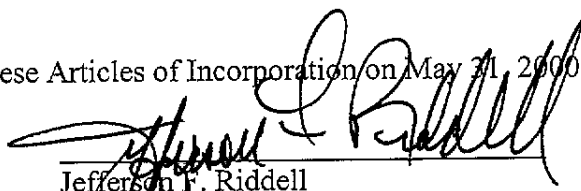
4. Initial Registered Agent and Address. The name and address of the initial Registered Agent for the corporation is:

Jefferson F. Riddell
3400 South Tamiami Trail
Sarasota, Florida 34239

5. Incorporator. The name and address of the Incorporator is:

Jefferson F. Riddell
3400 South Tamiami Trail
Sarasota, Florida 34239

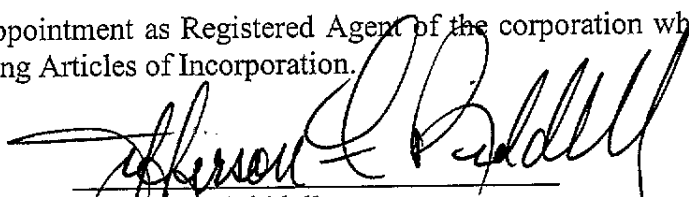
The undersigned has executed these Articles of Incorporation on May 31, 2000.



Jefferson F. Riddell

Acceptance by Registered Agent

The undersigned hereby accepts the appointment as Registered Agent of the corporation which appointment is contained in the foregoing Articles of Incorporation.



Jefferson F. Riddell