TRANSMITTAL LETTER

00 JUL 31 PM 3: 35
TALLAHASSEE, FLORIDA

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

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SUBJECT:	: Destiny Mortgage Group, Inc. (PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)				
Enclosed is an origina	al and one(1) copy of the articles	s of incorporation and a	check for:		
\$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PY REQUIRED		
FROM:	William L. Young		·		
i Rom.	Name (Printed or typed)				
	1528 N. Powers Drive Address				
	P	address			
	Orlando, Florida	32818			
	City, State & Zip				
	407-293-9679				
	Daytime Telephone number				

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

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OF

DESTINY MORTGAGE GROUP, INC.

ARTICLE I

NAME. The name of this Corporation is: DESTINY MORTGAGE GROUP, Inc. and the initial address of the corporation is: 1528 N. Powers Drive, Orlando, Florida 32818.

ARTICLE II

BUSINESS AND ACTIVITIES. This Corporation may, and is authorized to, engage in any activity or business permitted under the laws of the United States and of the State of Florida. The initial purpose of this corporation is to operate as a Mortgage Brokerage Business.

ARTICLE III

CAPITAL STOCK. The maximum number of shares of stock that this Corporation is authorized to have outstanding at any on time is One Hundred Thousand (100,000) shares of common stock having a par value of Ten and No/100 (10.00) Dollars per share, with the consideration to be paid for each share to be in money, property or as may be fixed by the Board of Directors.

ARTICLE IV

TERM OF EXISTENCE. This Corporation shall have perpetual existence.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT. The street address of the initial registered office of this Corporation is 1528 N. Powers Drive of Orlando, State of Florida, and the name of the initial registered agent of this Corporation at that address is William L. Young.

ARTICLE VI

PREEMPTIVE RIGHTS. Every shareholder, upon sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his

ARTICLES OF INCORPORATION

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prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VII

NUMBER OF DIRECTORS. The board of Directors of this Corporation shall consist of at least one (1) and not more than five (5) Directors. Directors, as such, shall receive such compensation for their services, if any, as may be set by the Board of Directors at any annual or special meeting. The Directors may authorize and require the payment of the reasonable expenses incurred by Directors in attending meetings of the Directors. Nothing in this Article shall be construed to prelude a Director from serving the Corporation in any other capacity and receiving compensation therefore.

ARTICLE VIII

INITIAL BOARD OF DIRECTORS. The name and street address of each member of this Corporation's first Board of Director are as follows:

NAME

ADDRESS

1. William L Young

1528 N. Powers Drive, Orlando, Florida 32818

2. Lurene Long

3626 Lake Lawne Avenue, Orlando, Florida 32808

ARTICLE IX

SUBSCRIBERS. The name, street address and subscription rights of each subscriber to these Articles of incorporation area as follows:

	NAME	ADDRESS	No. of SHARES
1.	William L. Young	1528 N. Powers Drive, Orlando, Florida 32818	500
2.	Lurene Long	3626 Lake Lawne Avenue, Orlando, Florida 32808	500

ARTICLE X

INCORPORATORS. The name and street address of the incorporators to these Articles of Incorporation as follows:

NAME ADDRESS

William L. Young
 1528 N. Powers Drive, Orlando, Florida 32818

Lurene Long
 3626 Lake Lawne Avenue, Orlando, Florida 32808

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ARTICLE XI

LOST OR DESTROYED CERTIFICATES. Stock certificates to replace lost or destroyed certificate shall be issued on such basis and according to such procedures as are from time to time provided for in the By-Laws of this Corporation.

ARTICLE XII

AMENDMENT. These Articles of Incorporation may be amended provided by law. Every amendment shall be approved by the Board of Director, proposed by them to the stockholders, and approved at a stockholder's meeting by a majority of the stock issued and entitled to be voted, unless all of the Directors and all of stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned does set their hand and seal and has, under the laws of the State of Florida, this 20th day of July. 2000.

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STATE OF FLORIDA

COUNTY OF ORANGE

BEFORE ME, personally appeared <u>William L. Young and Lurene Long</u> to me known and known to me to be the individuals described in and who executed the foregoing Articles of Incorporation and acknowledged before me that they executed the same for the purpose therein expressed.

WITNESS, my hand and official seal of the County and State aforesaid, this 20th day of July, 2000.

Notary Public, State of Florida

Commission Expires My COMMISSION # CC572541 EXPIRES
July 25, 2000

BONDED THRU TROY FAIN INSURANCE, INC.

ORIGINAL APPOINTMENT

OF THE

REGISTERED AGENT

The undersigned, being at least a majority of the incorporators of DESTINY MORTGAGE GROUP, hereby appoint William L Young to be statutory agent upon whom any process, notice or demand required or permitted by statute to be served upon the corporation may be served.

The complete address of the agent is: DESTINY MORTGAGE GROUP, INC., <a href="1528 N. Powers Drive.

Orlando, Orange County, Florida 232818.

Date: July 20, 2000

(Incorporator) Lurene Long

1.520 SZN 62.583 C

William L. Young

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

MILANASSEE FICANOS

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

The DESTINY MORTGAGE GROUP, INC., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation, at 1528 N. Powers Drive, City of Orlando, County of Orange, State of Florida, has named William L. Young located at 1528 N. Powers Drive, City of Orlando, County of Orange, State of Florida, as its agent to accept service of process within this state.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated Corporation, at the place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping said offices.

x funda

William L. Young