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TALLAHASSEE.FISTATE

MARK FRANZÔNI XPRESS, INC. 711-5 S. THIRD ST. JACKSONVILLE BEACH, FL 32250

December 29, 2000

Hon. Katherine Harris ATT: Corporate Records P.O. Box 6327 Tallahassee, Fl 32314

RE: AMERICAN MORTGAGE MART, INC.

600003523176---4 -01/04/01--01056--010 *****70.00 *****70.00

Dear Madam:

Enclosed please find the original Articles of Incorporation for the above referenced corporation.

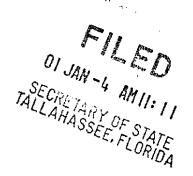
Also, please find a check in the amount of \$70.00 for filing of same. Your assistance in this matter is greatly appreciated.

Yours truly,

ARTICLES OF INCORPORATION

OF

AMERICAN MORTGAGE MART, INC.



I, the undersigned subscriber to these Articles of Incorporation, natural person competent to contract, hereby form a corporation under the Laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation shall be:

AMERICAN MORTGAGE MART, INC.

ARTICLE II - PRINCIPAL PLACE OF BUSINESS

The principal place of business of this corporation shall be: 1123 PALM CIRCLE N., JACKSONVILLE BEACH, FL 32250

ARTICLE III - DURATION

This corporation shall have perpetual existence commencing on the date of this filing of these Articles with the Department of State.

ARTICLE IV - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes, as now exists or may after be amended.

ARTICLE V - CAPITAL STOCK

The maximum number of shares this corporation is authorized to issue is 100 shares of ONE DOLLAR (\$1.00) par value common stock which will be designated as "Common Shares."

ARTICLE VI - PREEMPTIVE RIGHTS

Every shareholder, upon the 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 pro rata share thereof at the price at which it is offered to others.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The initial registered agent and office of this Corporation shall be:

GRACE E. ELLIS 1123 PALM CIRCLE N. JACKSONVILLE BEACH, FL 32250

ARTICLE VIII - BOARD OF DIRECTORS

This Corporation shall have no directors, initially. The affairs of the Corporation will be managed by the shareholders until such time directors are designated as provided by the Bylaws.

ARTICLE IX - INCORPORATORS

The name and address of the Incorporator signing these Articles is:

GRACE E. ELLIS
1123 PALM CIRCLE N.
JACKSONVILLE BEACH, FL 32250

ARTICLE X - INDEMNIFICATION

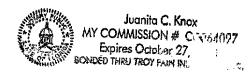
The Corporation shall indemnify any Officer or Director to the full extent permitted by law.

ARTICLE XI - AMENDMENT

This Corporation reserves the right to amend or appeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on this May of Duckber, 2000.

STATE OF FLORIDA COUNTY OF DUVAL



BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared GRACE E. ELLIS, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that she executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have set my hand and seal in the State and County above, this 29 day of December,

NOTARA PUBLIC, State of

Florida at Large

My Commission Expires:/0/27/09

Juanita C Knox MY COMMISSION & CC0640 Expires October 2004 ? BONDED THRU TROY PAIN INSURANCE,

CERTIFICATE DESIGNATING REGISTERED AGENT AND PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, AND ACCEPTANCE OF AGENT UPON WHOM PROCESS MAY BE SERVED

In compliance with Sections 48.091 and 607.034, Florida Statutes, following is submitted:

FIRST that AMERICAN MORTGAGE MART, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 1123 PALM CIRCLE N., JACKSONVILLE, FL 32250, has named GRACE E. ELLIS as its agent to accept service of process within Florida.

Having been named to accept service of process for the above named corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper performance of my duties.

GRACE E. ELLIS Registered Agent