

P010000017691

JEANNIE ECHOLS
6440 Metro-west Blvd., # 406
Orlando, Florida 32835

February 2, 2001

Florida Secretary of State
Division of Corporations- New Filings
Post Office Box 6327
Tallahassee, Florida 32314

100003706361--6
-02/16/01--01021--001
*****78.75 *****78.75

To Whom it may concern;

Please find enclosed a check in the amount of seventy eight dollars and seventy five cents (\$78.75) for the incorporation of my mortgage company. Additionally, the amount previously mention should cover the cost of a Certificate of Incorporation. I have enclosed a self-addressed envelope for the return of the Certificate of Incorporation to be sent to my office. Thank you.

Sincerely,

JEANNIE ECHOLS

Jeannie Echols

FILED
01 FEB 15 AM 11:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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**ARTICLES OF INCORPORATION
OF**

FILED
01 FEB 15 AM 11:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, the undersigned Incorporator, for the purpose of forming a corporation under the laws of the State of Florida, do hereby adopt the following Articles of Incorporation:

ARTICLE I

The name of the corporation is: "GREATER INVESTMENTS MORTGAGE, INC.

The Principle place of business of this corporation shall be: 6440 Metro-west Blvd., #406, Orlando, Florida 32835

ARTICLE II

This Corporation is organized for the purpose of engaging in **MORTGAGES** and to engage in any activity permitted under the laws of the United States and the laws of the State of Florida.

The Corporation shall do everything necessary and proper in accomplishing the purposes set forth above and to do anything incidental thereto which is not forbidden under the laws of the United States and the State of Florida.

ARTICLE III

The maximum number of shares of stock that this Corporation is authorized to have outstanding at any time is 1,000 shares of common stock having a nominal or par value of \$1.00 per share. Shares of the Corporation's stock shall be issued only in compliance with subchapter S of the Internal Revenue Code regarding corporations.

ARTICLE IV

The Corporation shall have a perpetual existence.

ARTICLE V

The street address of the initial registered office of the corporation is 6440 Metro-west Blvd., #406, Orlando, Florida 32835 and the name of the initial registered agent is JEANNIE ECHOLS.

ARTICLE VI

The Corporation shall have one Director initially. The number of Directors may be increased or diminished from time to time by the Bylaws, but shall never be less than one. The names and addresses of the initial Directors of this corporation are: JEANNIE ECHOLS, 6440 Metro-west Blvd., #406, Orlando, Florida 32835

ARTICLE VII

The name and address of the person signing these Articles of Incorporation as Incorporator is: JEANNIE ECHOLS, 6440 Metro-west Blvd., #406, Orlando, Florida 32835

ARTICLE VIII

The name and address of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are: JEANNIE ECHOLS, 6440 Metro-west Blvd., #406, Orlando, Florida 32835

ARTICLE IX

The corporation shall indemnify any officer or director or any former officer or director, to the full extent of the law.

ARTICLE X

The power to adopt, alter, amend or repeal Bylaws shall be vested in the board of directors of this corporation.

ARTICLE XI

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred on shareholders herein is granted subject to this revocation.

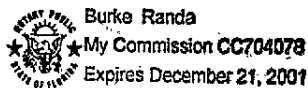
I, the Incorporator of this Corporation, have executed these Articles of Incorporation on this 2ND day of February 2001.

Jeannie Echols

STATE OF FLORIDA
COUNTY OF ORANGE

Before me personally appeared Jeannie Echols, known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledged to and before me that he executed said instrument for the purpose therein expressed and who produced a drivers license as identification and who did take an Oath.

Witness my hand and official seal this 2nd day of February 2001.



[Signature]
Notary Public, State of Florida

DESIGNATION OF REGISTERED AGENT

JUDGMENT RECOVERY SERVICES, INC. desiring to organize under the laws of the State of Florida, with its principle office indicated in the Articles of Incorporation, at Orlando, Florida, had and does by these presents name George Hernandez as its registered agent to accept service of process within this State.

ACCEPTANCE OF DESIGNATION OF REGISTERD AGENT

Having been named to accept service of process of the above named 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 relating to keeping open said office.

Dated this 2ND day of February 2001.

Jeannie Echols