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ACCOUNT NO. : 072100000032

REFERENCE : 055183 137223A

AUTHORIZATION :

COST LIMIT : \$ PREPAID

ORDER DATE : February 27, 2001

ORDER TIME : 11:37 AM

ORDER NO. : 055183-005

CUSTOMER NO: 137223A

CUSTOMER: John J. Mchugh Jr., Esq
John J. Mchugh, Jr., Esq

Suite U
333 17th Street
Vero Beach, FL 32960

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-02/27/01--01085--025
*****78.75 *****78.75

DOMESTIC FILING

NAME: FLORIDA COASTAL HOMES MORTGAGE
BROKERAGE BUSINESS, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY

CONTACT PERSON: Darlene Ward - EXT. 1135
EXAMINER'S INITIALS:

FILED
2001 FEB 27 PM 2:02
SECRETARY OF STATE
TALLAHASSEE FLORIDA

RECEIVED
01 FEB 27 PM 12:15
DIVISION OF CORPORATION
10/12/01

ARTICLES OF INCORPORATION

FILED

OF

2001 FEB 27 PM 2:02

**FLORIDA COASTAL HOMES MORTGAGE
BROKERAGE BUSINESS, INC.**

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE I - NAME

The name of this Corporation is: FLORIDA COASTAL HOMES MORTGAGE
BROKERAGE BUSINESS, INC.

ARTICLE II - DURATION

The Corporation shall have a perpetual existence.

ARTICLE III - PURPOSE

The purpose of this Corporation is to engage in any activities or business permitted under the laws of the United States and Florida.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares which this Corporation is authorized to have outstanding at any time is:

7,500 shares of Common stock having a par value of \$1.00 per share.

The Shareholders shall have preemptive rights.

Cumulative voting shall not be permitted.

The shareholders may, by by-law provision or by written shareholders' agreement, impose such restrictions on the sale, transfer, or encumbrance of the stock of this corporation as they may see fit.

ARTICLE V - INITIAL PRINCIPAL OFFICE

The initial address of the principal office of this corporation is 1755 Coral Way, N., Vero Beach, Florida 32963. The Board of Directors may from time to time move the principal office to any other address in Florida.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist of one (1) member. The number of directors may be increased or decreased from time to time by vote of the stockholders, but in no case shall the number of directors be less than one (1), nor more than ten (10). The name and address of the directors constituting the initial Board of Directors are:

Name	Address
Richard B. Wolfe	1755 Coral Way, N. Vero Beach, Florida 32963

ARTICLE VII - INCORPORATOR

The name and street address of the person signing these Articles of Incorporation are:

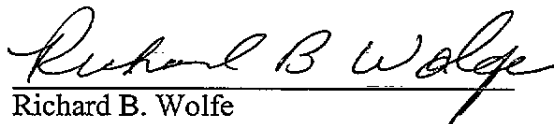
Name	Address
Richard B. Wolfe	1755 Coral Way, N. Vero Beach, Florida 32963

ARTICLE VIII - INITIAL REGISTERED OFFICE AND AGENT

The initial registered office of the Corporation shall be 1755 Coral Way, N., Vero Beach, Florida 32963, the registered agent at that same address is Richard B. Wolfe.

ARTICLE IX - AMENDMENTS

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the holder or holders of a majority of the stock entitled to vote thereon.


Richard B. Wolfe
Incorporator

STATE OF FLORIDA)
COUNTY OF INDIAN RIVER)

BEFORE ME, the undersigned authority, personally appeared Richard B. Wolfe, known to me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed these Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above, this 23rd day of February, 2001.



Karen Sue Davis
Notary Public Karen Sue Davis
My Commission Expires: 3/31/2003

ACCEPTANCE OF REGISTERED AGENT

I hereby accept the appointment as the initial registered agent of FLORIDA COASTAL HOMES MORTGAGE BROKERAGE BUSINESS, INC., at the place designated in the Articles of Incorporation.

Date: 2/23/01

Richard B. Wolfe
Richard B. Wolfe

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SECRETARY OF STATE
TALLAHASSEE FLORIDA