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A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
ATTORNEYS AT LAW

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March 1, 2001

Corporate Records Bureau
Division of Corporations
Department of State
P.O. Box 6327
Tallahassee, Fl. 32301

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-03/06/01--01035--009
*****78.75 *****78.75

RE: Incorporation of
Gulf Mortgage Trust, Inc.

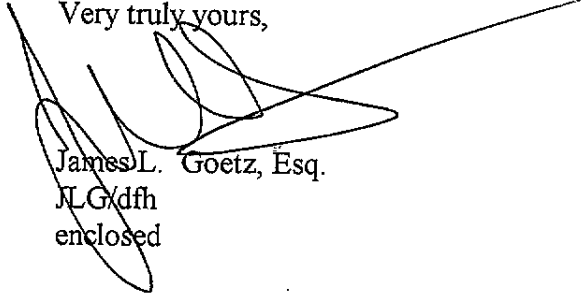
Ladies and Gentlemen:

Enclosed please find an Original and one copy of the Articles of Incorporation of , Gulf Mortgage Trust, Inc. Please affix your approval on the copy and return it to my office in the self-addressed envelope provided.

Our check in the amount of \$78.75 is enclosed to cover the filing fee.

Should you have any questions whatsoever, please feel free to contact.

Very truly yours,


James L. Goetz, Esq.
JLG/dfh
enclosed

FILED
01 MAR -6 PM 2:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Feb
3/9

ARTICLES OF INCORPORATION
OF

GULF MORTGAGE TRUST, INC.

FILED
01 MAR -6 PM 2:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscribers to these Articles of Incorporation, each a natural person competent to contract, hereby form a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation is GULF MORTGAGE TRUST, INC.

ARTICLE II - NATURE OF BUSINESS

The corporation may engage in any activity or business permitted under the laws of the United States and of this State.

ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock, each share having the par value of \$1.00 per share. The consideration to be paid for each share shall be fixed by the Board of Directors from time to time.

ARTICLE IV - INITIAL CAPITAL

The amount of capital with which this corporation will begin business is Five Hundred Dollars (\$500.00).

ARTICLE V - TERM OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE VI - ADDRESS

The initial street address of the principal office of this corporation is 626 S.W. 53rd Terrace, Cape Coral, Florida,

this corporation is 626 S.W. 53rd Terrace, Cape Coral, Florida, 33914.

ARTICLE VII - DIRECTORS

This corporation shall have two Directors. The number of Directors may be increased or diminished from time to time by the By-Laws adopted by the shareholders.

ARTICLE VIII - INITIAL DIRECTORS

The names and street addresses of the Board of Directors who shall hold office until their successor or successors are elected and have qualified are:

Curtis J. Roberts
626 S.W. 53rd Terrace
Cape Coral, FL. 33914

Linda M. Monisera
626 S.W. 53rd Terrace
Cape Coral, FL. 33914

ARTICLE IX - SUBSCRIBERS

The names and street addresses of the subscribers of these Articles of Incorporation and the number of shares of stock they have agreed to take are as follows:

Name and Address	Number of Shares
Curtis J. Roberts 626 S.W. 53rd Terrace Cape Coral, FL. 33914	50 shares
Linda M. Monisera 626 S.W. 53rd Terrace Cape Coral, FL. 33914	50 shares

ARTICLE X - INITIAL REGISTERED OFFICE AND AGENT

The name of the initial Registered Agent of this

corporation is Linda M. Monisera. The street address of the corporation is 626 S.W. 53rd Terrace, Cape Coral, FL. 33914.

ARTICLE XI - EFFECTIVE DATE

These Articles of Incorporation shall be effective upon approval by the Secretary of State of the State of Florida.

ARTICLE XII - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the shareholders, and approved at a shareholder's meeting by a majority of the stock entitled to vote thereupon, unless all of the directors and all of the shareholders sign a written statement manifesting their intention that a certain amendment of the Articles of Incorporation be made.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this the 1 day of March, 2001.


CURTIS J. ROBERTS

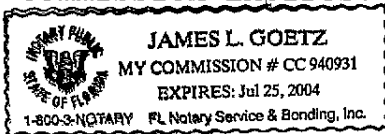

LINDA M. MONISERA

STATE OF FLORIDA
COUNTY OF LEE

BEFORE ME, the undersigned authority, personally appeared CURTIS J. ROBERTS, to me personally known, or who has produced a driver's license as identification, and who did take an oath, who, after being duly sworn, and who deposed and said that he is the person described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal in the County and State above written this 1 day of March, 2001.

My Commission Expires:



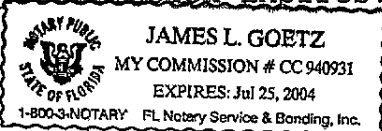
NOTARY PUBLIC

STATE OF FLORIDA
COUNTY OF LEE

BEFORE ME, the undersigned authority, personally appeared LINDA M. MONISERA, to me personally known, or who has produced a driver's license as identification, and who did take an oath, who, after being duly sworn, and who deposed and said that he is the person described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal in the County and State above written this 1 day of March, 2001.

My Commission Expires:



NOTARY PUBLIC

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

LINDA M. MONISERA

Pursuant to Chapter 607.325, Florida Statutes, the following is submitted, in compliance with said Act:

FIRST, that desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation, at Cape Coral, County of Lee, State of Florida, has named Linda M. Monisera, located at 626 S.W. 53rd Terrace, Cape Coral, Florida, 33914, as its agent to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above

stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

By: Linda M. Monisera
LINDA M. MONISERA