CORPORATE ACCESS, /

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INC.

P.O. Box 37066 (32315-7066)

~ (850) 222-2666 or (800) 969-1666 . Fax (850) 222-1666

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ARTICLES OF INCORPORATION OF CITIZEN MORTGAGE PROFESSIONALS, INC.

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, hereby adopt the following Articles of Incorporation:

ARTICLE I

Name

The name of the corporation is CITIZEN MORTGAGE PROFESSIONALS, INC.

ARTICLE II

Principal Office

The principal office and mailing address of the corporation shall be 4241 Baymeadows Road, Suite 6, Jacksonville, FL 32217.

ARTICLE III

Duration

This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles are executed and acknowledged, except that if they are not filed by the Department of State of the State of Florida within five days, exclusive of legal holidays, after they are executed and acknowledged, corporate existence shall commence upon filing by the Department of State.

ARTICLE IV

Nature of Business

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE V

Capital stock

- (a) Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 100 shares of common stock having a par value of \$.10 per share.
- (b) Restrictions on Transfer of Stock. The shareholders may, by bylaw provision or by shareholders' agreement recorded in the minute book, impose such restrictions on the sale, transfer or encumbrance of the stock of this corporation as they may see fit.

ARTICLE VI

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 4241 Baymeadows Road, Suite 6, Jacksonville, FL 32217, and the name of the initial registered agent of this corporation at that address is Tareg Arsalla.

ARTICLE VII

Directors

(a) **Number**. This 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.

Tareq Arsalla

4241 Baymeadows Rd., Ste. 6 Jacksonville, FL 32217

Donna Van Landt

4241 Baymeadows Rd., Ste. 6 Jacksonville, FL 32217

(b) Indemnification. The board of directors is hereby specifically authorized to make provision for indemnification of directors, officers, employees and agents to the full extent permitted by law.

ARTICLE VIII

Incorporator

The name and street address of the incorporator of this corporation is:

Tareq Arsalla 4241 Baymeadows Rd., Ste. 6 Jacksonville, Florida 32217

ARTICLE IX

Amendment

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the incorporator has executed these Articles the 30 TH day of March, 2001.

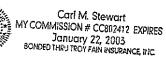
STATE OF FLORIDA COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 30 day of March, 2001, by TAREQ ARSALLA, who is either personally known to me or who has provided ______ as identification.

(Printed Name of Notary)

Notary Public, State of Florida

My Commission No.: My Commission Expires:



CERTIFICATE DESIGNATING REGISTERED OFFICE AND REGISTERED AGENT FOR THE SERVICE OF PROCESS WITHIN FLORIDA

In compliance with Sections 48.091, 607.0501 and 607.0505, Florida Statutes, the following is submitted:

CITIZEN MORTGAGE PROFESSIONALS, INC. desiring to organize or qualify under the laws of the State of Florida hereby designates TAREQ ARSALLA as its registered agent to accept service of process within the State of Florida and the address of its registered office shall be 4241 BAYMEADOWS RD., STE. 6, JACKSONVILLE, FL, 32217.

DATED this 30TH day of March, 2001.

TAREQ ARSALLA, Incorporator

Having been named as registered agent to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

DATED this <u>30TH</u> day of March, 2001.

TAREQ ARSALLA, Registered Agent