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BRUCE S. KAUFMAN
LAW OFFICES

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REAL PROPERTY LAW

MEMBER OF NATIONAL ACADEMY
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ORMOND BEACH, FLORIDA 32174

PHONE (904) 672-1984
FAX (904) 672-9841

August 6, 2001

Division of Corporations
George Firestone Building
409 East Gaines St.
Tallahassee, FL 32399

Re: Island Mortgage Co.

Gentlemen:

Please file the enclosed Articles of Incorporation, and forward certified copy to our office. Please furnish us with a certificate of Good Standings too. Our check for \$87.50 in payment of the fees is enclosed.

Thank you for your courtesies in this matter. If you have any questions, please do not hesitate to contact our office.

Very truly yours,

Carol A. Brown

Carol A. Brown
Legal Assistant

/cab
enclosures

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TALLAHASSEE, FLORIDA

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D. BROWN AUG 13 2001

ARTICLES OF INCORPORATION

ARTICLE I - NAME

The name of this corporation is: Island Mortgage Co.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE II - PURPOSE

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

ARTICLE III - CAPITAL STOCK

This corporation is authorized to issue 500 shares of no par value common stock.

ARTICLE IV - PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office and mailing address of this corporation is:

304 East SR 200-A1A
Fernandina, Florida 32024

ARTICLE V - INITIAL BOARD OF DIRECTORS

The initial board of directors of the corporation shall be elected by the Incorporator at the first meeting of the Incorporator.

ARTICLE VI - INCORPORATOR

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

Leon Kaufman
14 Red Cedar Road
Fernandina, Florida 32034

ARTICLE VII - BYLAWS

The power to adopt, alter, amend or repeal Bylaws shall be vested in the shareholders and except to the extent limited by the shareholders, in the board of directors.

ARTICLE VIII - DURATION

The existence of this corporation shall commence on August 15, 2001 and shall be perpetual.

ARTICLE IX - REGISTERED OFFICE AND AGENT

The street address of the registered office of this corporation and the name of the registered agent of this corporation at such address are as follows:

Leon Kaufman
14 Red Cedar Road
Fernandina, Florida 32034

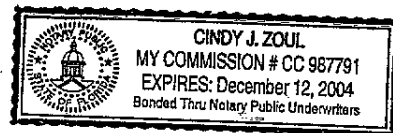
IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this August 2nd, 2001.

Leon Kaufman
Leon Kaufman
Incorporator

STATE OF FLORIDA)
COUNTY OF VOLUSIA) NASSAU

Sworn to and subscribed before me this 2nd of August, 2001, by Leon Kaufman, who produced his driver's license as identification.

Andy J. Zoul
Notary Public
State of Florida
Commission Expiration Date: 12/04/04



ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent for the aforesaid corporation.

Leon Kaufman
Leon Kaufman
Registered Agent

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CLERK OF STATE
TALLAHASSEE, FLORIDA