POLOCOS 587

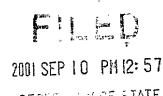
Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SUBJECT: CHRISTIAN PIORIGIAGE (PROPOSED CORPOR	ATE NAME - MUST INCL	UDE SUFFIX)	
		200 <u>00457</u> -09/10/01 *****87.	-57.1.2- 50 *****87
Enclosed is an original and one(1) copy of the arti	cles of incorporation and a	a check for :	-
\$70.00 \$78.75 Filing Fee Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	& Certificate of Status	
FROM: GILES A. WARDS	Printed or typed)		
2101 AMADER 1	PLACE Address 32765 y, State & Zip	SEUNCE STATE TALLAHASSEF FLORIDA	2001 SEP 10 PH 12: 57

NOTE: Please provide the original and one copy of the articles.

79/12/01

ARTICLES OF INCORPORATION Of CHRISTIAN MORTGAGE SERVICES, INC.



SECRETARY OF STATE TALLAHASSEE FLORIDA

In compliance with chapter 607 and/or Chapter 621, F.S. (Profit), the undersigned person, acting as incorporator of a corporation organized under the laws of Florida, hereby adopts the following Articles of Incorporation:

ARTICLE I CORPORATE NAME

The name of the corporation shall be Christian Mortgage Services, Inc.

ARTICLE II REGISTERED PRINCIPAL OFFICE

The street address of the corporation's initial principal office shall be:

Christian Mortgage Services, Inc. 301 East Pine Street, Suite 150 Orlando, FL 32801

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ARTICLE III PURPOSE

The purpose for which the corporation is organized will be to originate loans and arrange for conditional mortgage loan commitments between the Borrower and Lender. Activities will include, but not be limited to taking applications, assembling information, processing loan files and verifying information, reviewing, analyzing and evaluating borrower's financial statements, income and credit history.

ARTICLE IV SHARES

The total number of shares which the corporation shall have authority to issue is 1000.

ARTICLE V INITIAL DIRECTORS/OFFICERS

The names and addresses of the persons constituting the initial board of directors are:

Director

Giles A. Wardian 2101 Amador Place Oviedo, FL 32765

Director

Jeannell Wardian 2101 Amador Place Oviedo, FL 32765

After the initial board of directors, the board shall consist of such a number of directors as shall be determined by the shareholders form time to time at each annual meeting at which directors are to be elected.

The names and addresses of the persons to serve as officers with the following titles are as follows:

President

Giles A. Wardian 2101 Amador Place Oviedo, FL 32765

Vice President

Jeannell Wardian 2101 Amador Place Oviedo, FL 32765

Secretary

Giles A. Wardian 2101 Amador Place Oviedo, FL 32765

Treasurer

Giles A. Wardian 2101 Amador Place Oviedo, FL 32765

ARTICLE VI REGISTERED AGENT

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The name and Florida street address of the registered agent is:

SECHETARY OF STATE TALLAHASSEE FLORIDA

Giles A. Wardian 2101 Amador Place Oviedo, FL 32765

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Giles A. Wardian 2101 Amador Place Oviedo, FL 32765

ARTICLE VIII OTHER PROVISIONS

<u>Preemptive Rights.</u> The corporation elects to have preemptive rights so that each shareholder has the right to acquire a proportional amount of any shares that are issued.

Corporate Seal. The corporation shall have no corporate seal.

<u>Execution of Written Instruments.</u> All instruments that are executed on behalf of the corporation which are acknowledged and which affect an interest in real estate shall be executed by the President or Vice-President.

Having been named as registered agent to accept service of process for the above stated corporation at the placed designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Al Awardien	9-6-200)
Signature/Registered Agent GILES A. WARDIAN	Date
Aily Al Sartin	9-6-200)
Signature/Incorporator BILES A. WARDIAN	Date