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JACK G. WILLIAMS
ATTORNEY AT LAW
502 HARMON AVENUE
PANAMA CITY, FLORIDA 32401

MAILING ADDRESS:
P. O. BOX 2176
PANAMA CITY, FLORIDA 32402

TELEPHONE NO. (850) 763-5368
FACSIMILE NO. (850) 763-1806

September 10, 2001

Florida Department of State
Secretary of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32315

RE: Springer Mortgage, Inc.

Gentlemen:

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-09/11/01--01057--008
*****78.75 *****78.75

Enclosed please find an original and a copy of the Articles of Incorporation and Certificate Designating Registered Agent and Office e along with our check made payable to your order in the amount of \$78.75 representing the filing fee.

If the enclosed meet with your approval, I would appreciate your filing the same and returning to the undersigned a copy of the Articles of Incorporation stating that they have been filed for my file. Thank you for your assistance in this matter and should there be any questions, please advise.

Very truly yours,

Mickie Prue

Mickie Prue, Legal Secretary
to Jack G. Williams

/mp
Enclosures: as referenced

FILED
2001 SEP 11 PM 3:07
SECRETARY OF STATE
TALLAHASSEE FLORIDA

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9/13/01

ARTICLES OF INCORPORATION
OF
SPRINGER MORTGAGE, INC.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned subscriber to these Articles of Incorporation hereby subscribes to and forms a corporation for profit under the laws of the State of Florida.

ARTICLE I. - NAME

The name of the corporation is Springer Mortgage, Inc.

ARTICLE II. - NATURE OF BUSINESS

This corporation is organized for the purpose of transacting any and all lawful business including but not limited to a licensed mortgage brokerage corporation under the laws of the State of Florida.

ARTICLE III. - DURATION

This corporation shall have perpetual existence and shall commence on filing.

ARTICLE IV. - CAPITAL STOCK

This corporation is authorized to issue 100 (One Hundred) shares of common stock, each share having the par value of \$1.00 (One and No/100).

ARTICLE V - PRINCIPAL OFFICE, INITIAL REGISTERED
OFFICE AND AGENT

The principal office of this corporation is 9319 Woodbreeze Blvd., Windermere, Florida 34786. The street address of the initial registered office of this corporation is 9319 Woodbreeze Blvd., Windermere, Florida 34786, and the name of the initial registered agent of this corporation at that address is John M. Brann.

ARTICLE VI - BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors

may be increased from time to time by the by-laws, but shall never be less than one. The name and address of the initial director of this corporation is:

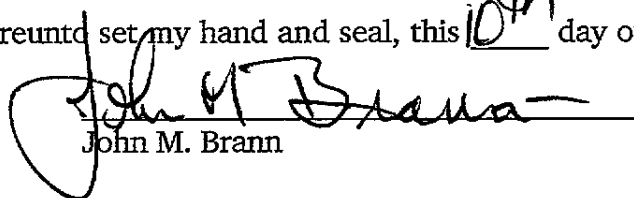
<u>Name</u>	<u>Address</u>
John M. Brann	9319 Woodbreeze Blvd. Windermere, Florida 34786

ARTICLE VII. - INCORPORATORS

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

<u>Name</u>	<u>Address</u>
John M. Brann	9319 Woodbreeze Blvd. Windermere, Florida 34786

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 10th day of September, 2001.


John M. Brann

STATE OF FLORIDA,
COUNTY OF BAY.

BEFORE ME, the undersigned authority, this day personally appeared John M. Brann, to me well known and known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the purposes therein expressed.

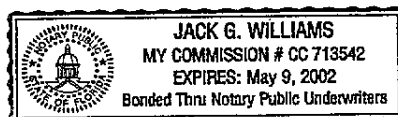
WITNESS my hand and seal in the state and county aforesaid, this 10th day of September, 2001.


Notary Public, Sign

JACK G. WILLIAMS

Notary Public, Print

My commission expires:



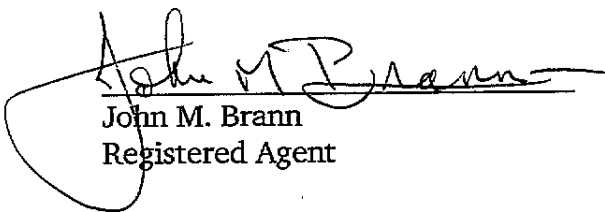
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said act.

First, that Springer Mortgage, Inc., desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at 9319 Woodbreeze Blvd., Windermere, Florida 34786, has named John M. Brann located at 9319 Woodbreeze Blvd., Windermere, Florida 34786, 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 the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.


John M. Brann
Registered Agent

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TALLAHASSEE FLORIDA