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SEPTEMBER 20, 2001

Department of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

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RE: FINNITAL FUNDING, INC.

Dear Sir:

I have enclosed the original and a duplicate copy of the Articles of Incorporation for the above proposed corporation which includes the designation and acceptance of the registered agent. Please endorse your approval on the duplicate, certify and return the document to this office. I have also enclosed a check in the amount of \$ 78.75 representing the required filing fee.

Thank you for your cooperation in this matter.

Sincerely,

DAVID E. DISNEY DA

DED/jrc Enc.:

Filing fee:----\$ 35.00

Registered agent

Designation-----\$ 35.00

Certified copy-----\$ 8.75

Total \$ 78.75

G. BULLOCK SEP 2 5 2001

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICIFI NAME

The name of the corporation shall be:

FINNITAL FUNDING, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

2216 Queen Palm Drive, Edgewater, Florida 32141, and its mailing address shall be 2216 Queen Palm Drive, Edgewater, Florida 32141. The purpose of this corporation is for financial planning and mortgage brokering and other lawful purposes and shall be of perpetual duration.

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: ONE (1,000.00) THOUSAND

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

MARION IMBRUNNONE-RAAK, 2216 Queen Palm Drive, Edgewater, FL 32141.

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

MARION IMBRUNNONE-RAAK, 2216 Queen Palm Drive, Edgewater, FL 32141.

Signature/Incorporator MARION IMBRUNNONE-RAAK Date

(An additional article must be added if an effective date is requested)

Having been named as registered agent and 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.

Signature/Registered Agent MARION IMBRUNNONE-RAAK

Date