Damian J. Bavuso, CPA

24 Cathedral Place Suite 200 St. Augustine, FL 32084 (904) 826-4427 Fax (904) 826-4461



200004930032--02/15/02--01039--014 \*\*\*\*\*78.75 \*\*\*\*\*78.75

February 8, 2002

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

Dear Sir/Madam,

Enclosed are the Articles of Incorporation for Southern Mortgage Capital, Inc., Registered Agent Acceptance, and a Check in the amount of \$78.75 to cover the following charges:

Filing Fee

\$35.00

Registered Agent Designation

\$35.00

Certified copy of Articles of Incorporation

\$ 8.75

\$78.75

Please file the enclosed Articles of Incorporation and forward a certified copy of the same to:

Damian J. Bavuso, CPA 24 Cathedral Place Suite 200 St. Augustine, FL 32084

If you need any additional information, please contact my office at (904) 826-4427.

Sincerely,

Damian J. Bavuso

# ARTICLES OF INCORPORATION of SOUTHERN MORTGAGE CAPITAL, INC.

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The undersigned incorporator to these Articles of Incorporation, hereby forms a corporation for profit pursuant to the Florida General Corporation Act, as particularly set forth in Chapter 607 of the Florida Statues.

### ARTICLE I CORPORATE NAME

The name of the corporation is Southern Mortgage Capital, Inc.

### ARTICLE II PRINCIPAL OFFICE

The principle place of business and mailing address of the corporation is

Southern Mortgage Company 171 Heron's Nest Lane St. Augustine, FL 32084

### ARTICLE III CAPITAL STOCK

The total number of shares which the corporation shall have authority to issue is 100 shares of common stock, each having the par value of \$1.00.

### ARTICLE IV REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such address is:

Scott Goedert 171 Heron's Nest Lane St. Augustine, FL 32084

### ARTICLE V PURPOSE

The purpose of the corporation is to engage in any lawful activity and transacting any or all lawful business permitted by the laws of Florida.

### ARTICLE VI DIRECTORS

The names and residence address of the persons consisting of the initial board of directors is:

Scott Goedert 171 Heron's Nest Lane St. Augustine, FL 32084

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

### ARTICLE VII INCORPORATORS

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

Scott Goedert 171 Heron's Nest Lane St. Augustine, FL 32084

The undersigned incorporator has executed these Articles of Incorporation this 8th day of February, 2002.

Scott Goedert

171 Heron's Nest Lane St. Augustine, FL 32084

## Certificate of Designation of Registered Agent/Registered Office

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Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the law of the state of Florida, submits the following statement in designating the Registered Office/ Registered Agent, in the state of Florida.

The name of the corporation is Southern Mortgage Capital, Inc.

The name and address of the Registered Agent and Registered Office is:

Scott Goedert 171 Heron's Nest Lane St. Augustine, FL 32084

Having been named as a Registered Agent and to accept the 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.

Scott Goedert

Date