

P02000019096

From; A. Scott Goedert
Southern Mortgage Capital, Inc.
171 Heron's Nest Lane
St Augustine FL 32080

To: Amendment Section
Department of Corporations.

Dear Sir/Madame

Enclosed you will find an amendment to articles of incorporation. Please fill them and send me a certified copy. I have enclosed filing fee and 8.75 for certified copy.

Please call me if you have any questions or find I have made an error that I need to correct.

Thanks for your help with this matter.

Sincerely,



A. Scott Goedert

904-461-3300

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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
2002 OCT 15 PM 2:14

Name Change
LFS
10-15-2002

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

2002 OCT 15 PM 2:14

SOUTHERN MORTGAGE CAPITAL, INC

Doc # P02000019096

FIRST : Amendment adopted :

Amendment No. 1

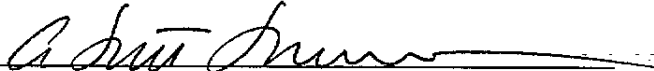
Southern Mortgage Capital, Inc. will hereby changes its
name to Southern Mortgage Group, Inc.

THIRD: This amendment was adopted the 9th day of October, 2002

FOURTH : The amendment was approved by shareholders. The number of votes cast
for the amendment was sufficient for approval.

Signed this 9th day of October , 2002

Signature



A. Scott Goedert

President