

Richard C. Peper, Jr., P.A.
Attorney at Law

P 020000 19196

FAMILY LAW
REAL ESTATE
GENERAL TRIAL PRACTICE

3030 HARTLEY ROAD, SUITE 150
JACKSONVILLE, FLORIDA 32257
(904) 260-3600
FAX (904) 260-1141

February 13, 2002

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

Re: All Mortgage of Jax., Inc.

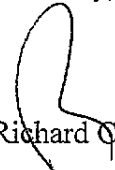
400004946794--3
-02/18/02--01028--005
*****78.75 *****78.75

Dear Sir:

Enclosed are the original and one copy of the Articles of Incorporation for the above-named new corporation for filing with the State of Florida. Also enclosed is my check in the amount of \$78.75 for the filing fee.

Please file the Articles and return the certificate and a certified copy of the Articles to me at your earliest convenience.

Sincerely,


Richard C. Peper, Jr.

RCP/shh
Enclosures

FILED
2002 FEB 18 PM 12:51
SECRETARY OF STATE
TALLAHASSEE FLORIDA

✓
2/20/02

ARTICLES OF INCORPORATION

of

ALL MORTGAGE OF JAX., INC.

FILED

2002 FEB 18 PM 12:51

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE I
NAME AND PRINCIPAL OFFICE

The name of this corporation is:

ALL MORTGAGE OF JAX., INC.

The principal office and mailing address for this corporation shall be:

6672 Banbury Road, Jacksonville, Florida 32277

ARTICLE II
DURATION

This corporation shall exist perpetually.

ARTICLE III
PURPOSE

This corporation is organized for the purpose of conducting any and all lawful business in the State of Florida.

ARTICLE IV
CAPITAL STOCK

This corporation is authorized to issue 100 shares of no par value common stock.

ARTICLE V
INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is **3030 Hartley Road, Suite 150, Jacksonville, Florida 32257**, and the name of the initial registered agent of this corporation at that address is **RICHARD C. PEPER, JR.**

ARTICLE VI
INITIAL BOARD OF DIRECTORS

This corporation shall have one initially. The number of directors may either be increased or diminished from time to time by the By-Laws, but shall never be less than one. The name(s) and address of the initial director(s) of this corporation are:

LEE SUPOK LEE

PRESIDENT

6672 Banbury Road
Jacksonville, FL 32277

ARTICLE VII
INCORPORATOR

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

RICHARD C. PEPER, JR.
3030 Hartley Road, Suite 150
Jacksonville, Florida 32257

ARTICLE VIII
BY-LAWS

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors, subject to the approval of the shareholders.

ARTICLE IX
INITIAL ISSUE AND TRANSFER OF STOCK

Shares of capital stock of this corporation shall be issued initially to the following person and in the amount set opposite his name:

LEE SUPOK LEE

100 shares

ARTICLE X
OFFICERS

The name and post office address of the officer of this corporation who shall hold office for the first year of the corporation, or until his successors are elected or appointed and have qualified is as follows:

PRESIDENT: **Lee Supok Lee**
 6672 Banbury Road
 Jacksonville, FL 32277

ARTICLE XI
POWERS

This corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

ARTICLE XII
INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XIII
AMENDMENT

This corporation, through its shareholders, reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment thereto.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 13 day of January, 2002.



RICHARD C. PEPER, JR.

STATE OF FLORIDA
COUNTY OF DUVAL

BEFORE ME, a Notary Public, authorized to take acknowledgments in the State and County set forth above, personally appeared **RICHARD C. PEPER, JR.**, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed the same for the purposes therein described.

WITNESS my hand and official seal this 13 day of February, 2002, at
Jacksonville, Duval County, Florida.

Dianne B. Hartley
NOTARY PUBLIC, State of Florida
at Large
My Commission Expires:



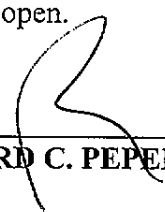
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF
PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE
SERVED.

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted in compliance
with said Act:

First, that **ALL MORTGAGE OF JAX., INC.**, desiring to organize under the laws
of the State of Florida with its principal office, as indicated in the Articles of Incorporation at City
of Jacksonville, County of Duval and State of Florida, has named **RICHARD C. PEPER, JR.**,
located at 3030 Hartley Road, Suite 150, Jacksonville, Florida 32257, as its agent to accept service
of process within the 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 said office open.



RICHARD C. PEPER, JR.

FILED
2002 FEB 18 PM 12:51
SECRETARY OF STATE
TALLAHASSEE FLORIDA