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The Self-Help Clinic
1501 Ridgewood Ave., #209
Holly Hill, FL 32117
(386) 672-6323 Fax: (386) 672-9575

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

February 9, 2002

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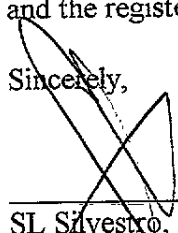
Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32301

In Re: Filing of Articles of Incorporation and Registered Agent
for: Ira Heath Neighborhood Mortgage Inc.

Dear Sir or Madam:

Enclosed please find the original and one copy of the Articles of Incorporation for the above-named corporation. In addition, our check in the amount of \$70.00 which represents the filing fee and the registered agent fee is also enclosed.

Sincerely,


SL Silvestro, DPL
The Self-Help Clinic

SLS/jls
Enclosures

J. BRYAN FEB 26 2002

ARTICLES OF INCORPORATION

1. The name of the incorporation is: Ira Heath Neighborhood Mortgage Inc.
2. The principal place of business is: 837 ½ S. Martin Luther King Blvd., Daytona Beach, Florida 32114 and mailing address of the corporation is: 153 Dix Avenue, Ormond Beach, Florida 32174.
3. The corporation shall have the authority to issue 10,000 shares of common stock, in one class only.
4. The purpose is to engage in any activities or business permitted under the laws of the United States and Florida; including the activity of home mortgages and broker activities.
5. The registered agent of the corporation is Ira A. Heath, and the registered address is: 153 Dix Avenue, Ormond Beach, Florida 32174.
6. The initial Board of Directors shall have 1 member whose name and address are as follows:

Ira A. Heath, Pres/Sec/Treas: 153 Dix Avenue, Ormond Beach, Florida 32174.
7. The incorporator of this corporation is Ira A. Heath, whose address is: 153 Dix Avenue, Ormond Beach, Florida 32174.
8. It is the intent of the incorporation that the corporation will qualify under section 1244 of the Internal Revenue Code and shall take all actions necessary to obtain and maintain its status as an S Corporation.

DATED: 2/9/02

Ira A. Heath
Ira A. Heath, Incorporator

HAVING BEEN NAMED AS REGISTERED AGENT and to accept service of process for the above stated corporation at the place designated in this certificate, 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.

DATED: 2/9/02

Ira A. Heath
Ira A. Heath, Registered Agent

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