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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

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SECRETARY OF STATE TALLAHASSEE FLORIDA

February 25, 2002

UCC FILING & SEARCH SERVICES, INC.

SUBJECT: AMERICAN HOME MORTGAGE CORPORATION Ref. Number: W02000005349

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RTGAGE

We have received your document for AMERICAN HOME MORTGAGE CORPORATION and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6929.

Joey Bryan Document Specialist New Filing Section

Letter Number: 402A00011540

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ARTICLES OF INCORPORATION

2002 FEB 28 AM 9: 13

OF

SECRETARY OF STATE
TALLAHASSEE FLORIDA

SOUTH END

MORTGAGE CORPORATION

The undersigned subscriber hereby files these Articles of Incorporation with the Secretary of State of the State of Florida, for the purpose of forming a corporation for profit in accordance with the Florida Business Corporation Act, Chapter 607 of the Florida Statutes.

ARTICLE ONE NAME AND MAILING ADDRESS OF CORPORATION

The name of this corporation is . SOUTH END MORTGAGE CORPORATION (the "Corporation"). The mailing address of the Corporation is 6915 S. DeSoto Street, Tampa, Florida 33616.

ARTICLE TWO CAPITAL STOCK

The Corporation is authorized to issue 10,000 shares of \$.01 par value common stock.

ARTICLE THREE CORPORATE EXISTENCE AND DURATION

The period of duration of the Corporation shall be perpetual commencing on the date of execution and acknowledgement of these Articles.

ARTICLE FOUR INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of the Corporation is 201 N. Franklin Street, One Tampa City Center, Suite 2600, Tampa, Florida 33602, and the initial registered agent is Ralph P. Mangione, Esquire. The Board of Directors may, from time to time, move the location of the registered office to any other address in Florida, and may, from time to time, change the registered agent of the Corporation.

ARTICLE FIVE NAME AND ADDRESS OF INCORPORATOR

The name and street address of the incorporator is Ralph P. Mangione, Esquire, 201 N. Franklin Street, One Tampa City Center, Suite 2600, Tampa, Florida 33602.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 22 day of February. 2002.

Ralph P. Mangione, Esquire

Incorporator

ACCEPTANCE BY REGISTERED AGENT

Ralph P. Mangione, Esquire, having been designated to act as the registered agent of MORTGAGE CORPORATION, hereby agrees to act in that capacity.

Ralph P. Mangione, Esquire

Registered Agent

#77949

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SECRETARY OF STATE
TALLAHASSEE FI ORING