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February 25, 2002

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CORPORATION NAME (S) AND DOCUMENT NUMBER (S):

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- Plain/Confirmation Copy
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- Photocopy
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Type of Document

- Certificate of Status
- Certificate of Good Standing
- Articles Only
- All Charter Documents to Include Articles & Amendments
- Fictitious Name Certificate
- Other

SECRETARY OF STATE
 TALLAHASSEE, FLORIDA
 2002 FEB 28 AM 9:13

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NEW FILINGS	
<input checked="" type="checkbox"/>	Profit
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<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of RA Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

RECEIVED
 02 FEB 25 AM 10:15
 DEPARTMENT OF STATE
 DIVISION OF CORPORATIONS
 TALLAHASSEE, FLORIDA

OTHER FILINGS	
<input type="checkbox"/>	Annual Reports
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation
<input type="checkbox"/>	Reinstatement

REGISTRATION/QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

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W02-5349
 J. BRYAN FEB 25 2002

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Katherine Harris
Secretary of State

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TALLAHASSEE FLORIDA

February 25, 2002

UCC FILING & SEARCH SERVICES, INC.

SUBJECT: AMERICAN HOME MORTGAGE CORPORATION
Ref. Number: W02000005349

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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

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2/22/02

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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

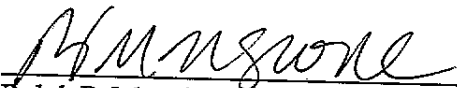
The name and street address of the incorporator is Ralph P. Mangione, Esquire, 201 N. Franklin Street, One Tampa City Center, Suite 2600, Tampa, Florida 33602.

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 SOUTH END MORTGAGE CORPORATION, hereby agrees to act in that capacity.


Ralph P. Mangione, Esquire
Registered Agent

#77949

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