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Bagdes & Bagdes

Attorneys at Law

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Fabian Bagdes
Mary-Ellen Bagdes

386-258-7171
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April 22, 2002

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*****78.75 *****78.75

SECRETARY OF STATE
Division of Corporations
P. O. Box 6327
Tallahassee, Florida 32314

RE: Anchor Mortgage of Central Florida, Inc.

Dear Sir:

Please file the enclosed Articles of Incorporation and Acceptance of Registered Agent, and return certified copies of each. A check for \$78.75 is enclosed to cover the necessary fees.

Thank you for your consideration in this matter.

Sincerely,

FB

Fabian Bagdes

Enclosures

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 APR 25 PM 5:53

F. CHESSEY APR 29

V

ARTICLES OF INCORPORATION
OF
ANCHOR MORTGAGE OF CENTRAL FLORIDA, INC.

FILED STATE
SECRETARY OF FLORIDA
TALLAHASSEE, FLORIDA
02 APR 25 PM 3:53

The undersigned for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE ONE
NAME

The name of the corporation is ANCHOR MORTGAGE OF CENTRAL FLORIDA, INC.

ARTICLE TWO
DURATION

The term of existence of the corporation is perpetual.

ARTICLE THREE
PURPOSE

The purpose for which the corporation is organized is to operate a mortgage-brokerage business for profit.

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE FOUR
CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is one thousand (1,000), all of which shall be common shares with no par value.

ARTICLE FIVE
PREEMPTIVE RIGHTS GRANTED

Each shareholder of any class of stock of this corporation shall be entitled to full preemptive rights to purchase any unissued stock or treasury shares of the corporation and any securities of the corporation convertible into or carrying the right to subscribe to or acquire shares of any such unissued stock or treasury shares.

ARTICLE SIX
PRINCIPAL OFFICE

The address of the principal office of the corporation is: 4016 S. Nova Road, Suite E, Port Orange, Florida 32127. This is also the mailing address of the corporation.

ARTICLE SEVEN
REGISTERED OFFICE

The street address of the registered office of the corporation is: 4016 S. Nova Road, Suite E, Port Orange, Florida 32127, and the name of the initial registered agent at such address is Dwight T. Moody.

ARTICLE EIGHT
DIRECTORS

The board of directors shall consist of the following members:

Dwight T. Moody	6186 Yellowstone Drive Port Orange, FL 32127
Bobbi P. Barlow	6186 Yellowstone Drive Port Orange, FL 32127

ARTICLE NINE
INCORPORATORS

The names and addresses of the incorporators are:

Dwight T. Moody

6186 Yellowstone Drive
Port Orange, FL 32127

Bobbi P. Barlow

6186 Yellowstone Drive
Port Orange, FL 32127

ARTICLE TEN
OFFICERS

The officers of the corporation shall be:

Dwight T. Moody
President

6186 Yellowstone Drive
Port Orange, FL 32127

Bobbi P. Barlow
Secretary/Treasurer

6186 Yellowstone Drive
Port Orange, FL 32127

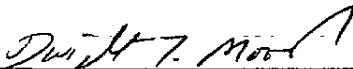
ARTICLE ELEVEN
COMMENCEMENT OF EXISTENCE

The corporation shall be deemed to commence its existence immediately.

ARTICLE TWELVE
RIGHT TO AMEND ITS ARTICLES OF INCORPORATION

The board of directors reserves the right to amend these Articles of Incorporation from time to time and in any respect as may be desired.

IN WITNESS WHEREOF, we have signed our names this 22nd day of April, 2002.



Dwight T. Moody



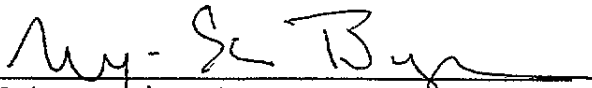
Bobbi P. Barlow

STATE OF FLORIDA
COUNTY OF VOLUSIA

On this 22nd day of April, 2002, before me, the undersigned authority, appeared DWIGHT T. MOODY, who is personally known to me or

who has produced _____ as identification;
and BOBBI P. BARLOW, who is personally known to me or who has
produced _____ as identification; and whose
names are subscribed to the within instrument and having been duly
sworn they acknowledged that they executed the same for the purposes
contained.

IN WITNESS WHEREOF, I hereunto set my hand and seal.



Notary Signature

Seal:



Mary-ellen Bagdes
MY COMMISSION # CC787805 EXPIRES
November 29, 2002
BONDED THRU TROY FAIR INSURANCE, INC.

NOTICE OF REGISTERED AGENT

TO: STATE OF FLORIDA
DEPARTMENT OF STATE

The following is submitted in compliance with Chapter 48.091,
Florida Statutes.

ANCHOR MORTGAGE OF CENTRAL FLORIDA, INC., a corporation
organizing under the laws of the State of Florida, with its principal
office at 4016 S. Nova Road, Suite E, in the City of Port Orange,
County of Volusia, in the State of Florida, has named Dwight T.
Moody, who is located at 4016 S. Nova Road, Suite E, Port Orange,
Florida, as its registered agent to accept service of process within
the State.

DIRECTOR:

Dwight T. Moody

Bobbi P. Barlow

ADDRESS:

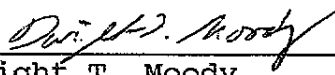
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TALLAHASSEE, FLORIDA
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ACCEPTANCE:

I agree as resident agent to accept service of process; to keep
office open during prescribed hours; to post my name (and the names
of any other officers of said corporation authorized to accept
service of process at the above Florida designated address) in some
conspicuous place as required by law.



Dwight T. Moody