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SECRETARY OF STATE TALLAHASSEE FLORIDA

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

REAL ESTATE LENDING, -08/15/02-01036-019

WHENDING, -08/15/02-01036-019

WHENDING HOME MOTIGAGE TIC.

WEDDENSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

\$70.00 Filing Fee

\$78.75
Filing Fee &
Certificate of
Status

□\$78.75
Filing Fee
& Certified Copy

\$87.50 Filing Fee, Certified Copy & Certificate

ADDITIONAL COPY REQUIRED

FROM: WILLIAM SIDNEY CARUTHUS, JR. Name (Printed or typed)
22630 Wolf Branch Road Address
SORRENTO, FL 32176 City, State & Zip
352/385-4652 Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

W0223872 4

D. WHITE SEP - 9 2002



FLORIDA DEPARTMENT OF STATE Jim Smith Secretary of State

August 16, 2002

WILLIAM SIDNEY CARUTHERS, JR. 22630 WOLF BRANCH RD SORRENTO, FL 32776

SUBJECT: FLORIDA HOME MORTGAGE, INC.

Ref. Number: W02000023872

We have received your document for FLORIDA HOME MORTGAGE, INC. and your check(s) totaling \$87.50. 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) 245-6933.

Dale White Document Specialist New Filings Section

Letter Number: 002A00048634

ARTICLES OF INCORPORATION FLORIDA REAL ESTATE LENDING, INC.

FILED

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SECRETARY OF STATE

The undersigned incorporator hereby forms a corporation under Chapter 607 of the haws HASSEE FLORIDA of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

FLORIDA REAL ESTATE LENDING, INC.

ARTICLE IL PRINCIPLE OFFICE & MAILING ADDRESS

The principal place of business is:

22630 Wolf Branch Road Sorrento, FL 32776

The mailing address is:

22630 Wolf Branch Road Sorrento, FL 32776

ARTICLE III. PURPOSE

The purpose for which the corporation is organized is:

To engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE IV. SHARES

The number of shares of stock is:

1,500 shares of common stock having no par value.

ARTICLE V. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in the Articles of Incorporation. This corporation shall have two Directors, initially. The name and address of the initial members of the Board of Directors are:

William Sidney Caruthers, Jr. 22630 Wolf Branch Road Sorrento, FL 32776

Daisy J. Caruthers 22630 Wolf Branch Road Sorrento, FL 32776

ARTICLE VL REGISTERED AGENT

The name and address of the registered agent is:

William Sidney Caruthers 22630 Wolf Branch Road Sorrento, FL 32776

ARTICLE VII. INCORPORATOR

The name and address of the Incorporator to these Articles of Incorporation is:

William Sidney Caruthers, Jr. 22630 Wolf Branch Road Sorrento, FL 32776

The undersigned Incorporator, also having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in the capacity.

William Sidney Caruthers, Jr., Incorporator

Nillam Delney Caputhers for

9/5/02 Date 02 SEP -6 AM IO: 38