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TRANSMITTAL LETTER

JUNE 3, 2002

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
P. O. BOX 6327
TALLAHASSEE, FLORIDA 32314

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-09/11/02--01047--003
*****78.75 *****78.75

ST. CLOUD MORTGAGE SOURCE, INC.

SUBJECT: ST. CLOUD MORTGAGE SOURCE, INC.

ENCLOSED IS AN ORIGINAL AND ONE (1) COPY OF THE ARTICLES OF
INCORPORATION AND OUR CHECK FOR \$78.75

FROM: TROY GIRDNER
541 CLAY DRIVE
ST. CLOUD, FLORIDA 34769
(407) 957-2099

02 SEP 11 PM 6:38
SECRETARY OF STATE
DIVISION OF CORPORATIONS

7 SMITH SEP 12 2002

ARTICLES OF INCORPORATION
OF
ST. CLOUD MORTGAGE SOURCE, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 SEP 11 PM 6:38

THE UNDERSIGNED INCORPORATOR, FOR THE PURPOSE OF FORMING
A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION
ACT, HEREBY ADOPTS THE FOLLOWING ARTICLES OF
INCORPORATION.

ARTICLE I
NAME

THE NAME OF THE CORPORATION SHALL BE: ST. CLOUD MORTGAGE
SOURCE, INC.

ARTICLE II
PRINCIPAL OFFICE

THE PRINCIPAL PLACE OF BUSINESS AND MAILING ADDRESS OF THIS
CORPORATION SHALL BE: 541 CLAY DRIVE
ST. CLOUD, FLORIDA 34769

ARTICLE III
SHARES

THE NUMBER OF SHARES OF STOCK THAT THIS CORPORATION IS AUTHORIZED TO HAVE OUTSTANDING AT ANY ONE TIME IS: ONE HUNDRED (100).

ARTICLE IV DIRECTORS

THIS CORPORATION SHALL INITIALLY HAVE ONE (1) DIRECTORS:

TROY GIRDNER
541 CLAY DRIVE.
ST. CLOUD, FLORIDA 34769

ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

THE NAME AND ADDRESS OF THE INITIAL REGISTERED AGENT IS:

TROY GIRDNER
541 CLAY DRIVE.
ST. CLOUD, FLORIDA 34769

ARTICLE VI INCORPORATOR

THE NAME AND STREET ADDRESS OF THE INCORPORATOR TO THESE ARTICLES OF INCORPORATION IS:

TROY GIRDNER
541 CLAY DRIVE.
ST. CLOUD, FLORIDA 34769

THE UNDERSIGNED INCORPORATOR HAS EXECUTED THESE ARTICLES OF INCORPORATION THIS 5TH DAY OF MARCH, 2002



TROY GIRDNER

CERTIFICATE OF DESIGNATION

REGISTERED AGENT/REGISTERED OFFICE

PERSUANT TO THE PROVISIONS OF SECTIONS 607.0501 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE / REGISTERED AGENT, IN THE STATE OF FLORIDA.

FILED
SECRETARY OF CORPORATIONS
DIVISION OF CORPORATIONS
02 SEP 11 PM 6:38

1. THE NAME OF THE CORPORATION IS: ST. CLOUD MORTGAGE SOURCE, INC.

2. THE NAME AND ADDRESS OF THE REGISTERED AGENT AND OFFICE IS:

TROY GIRDNER
541 CLAY DRIVE.
ST. CLOUD, FLORIDA 34769

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.



TROY GIRDNER

June 3, 2002