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(Address)

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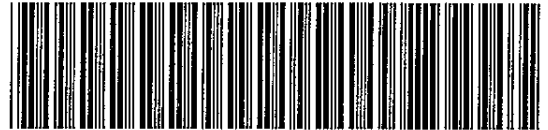
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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2002 DEC 20 PM 2:53

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630
W02-34748

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12/20/02

To Whom It May Concern:

If there are any questions concerning the filing of these Articles of Incorporation

Please feel free to contact Mr. David Strong at 386-761-7855 Extension 26.

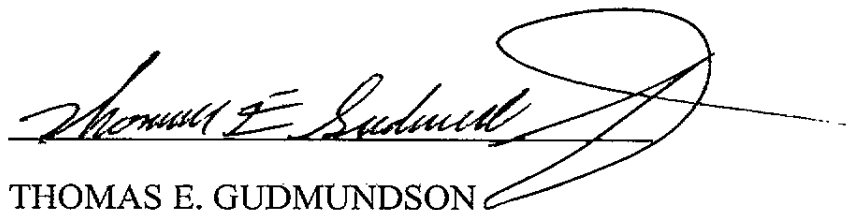
The signature below authorizes you to act upon his direction in this matter.

Please mail the Articles of Incorporation to:

Quality Financial Services Inc.

3945 Nova Road

Port Orange, FL 32127


THOMAS E. GUDMUNDSON

FILED
2002 DEC 20 PM 2:53
STATE
PALM BEACH, FLORIDA



FLORIDA DEPARTMENT OF STATE
Jim Smith
Secretary of State

FILED

2002 DEC 20 PM 2: 53

FLORIDA DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

December 11, 2002

QUALITY FINANCIAL SERVICES INC.
3945 NOVA ROAD
PORT ORANGE, FL 32127

SUBJECT: THOMAS E. GUDMUNDSON, P.A.
Ref. Number: W02000034748

We have received your document for THOMAS E. GUDMUNDSON, P.A. 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 specific nature of business of the professional association must be stated in the document.

An effective date may be added to the Articles of Incorporation **if a 2003 date is needed**, otherwise the date of receipt will be the file date. **A separate article must be added to the Articles of Incorporation for the effective date.**

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) 245-6973.

Claretha Golden
Document Specialist
New Filings Section

Letter Number: 802A00065619

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02 DEC 20 AM 10: 27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

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ARTICLE I = NAME

The Name of this Corporation is THOMAS E. GUDMUNDSON P.A.

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE II = DURATION

This corporation shall have perpetual existence commencing on the date of filing with the Secretary of State of Florida.

ARTICLE III = PURPOSE

This corporation is organized for transacting business as a mortgage broker.

ARTICLE IV = CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of one-dollar par value common stock.

ARTICLE V = INITIAL REGISTERED OFFICE AND AGENT

The mailing address of the principal office of this corporation is
11975 LAKE FERN DRIVE JACKSONVILLE, FL 32258

The initial registered agent is THOMAS E. GUDMUNDSON whose physical address is
11975 LAKE FERN DRIVE JACKSONVILLE, FLORIDA 32258

The registered address is: 11975 LAKE FERN DRIVE JACKSONVILLE FL 32258

ARTICLE VI = INITIAL BOARD OF DIRECTORS

This corporation shall have no Directors.

ARTICLE VII = INCORPORATORS

The name and address of the person signing these articles of Incorporation is:
THOMAS E. GUDMUNDSON
11975 LAKE FERN DRIVE JACKSONVILLE, FLORIDA 32258

ARTICLE VIII = MANAGEMENT OF CORPORATION BY SHAREHOLDERS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of this corporation shall be managed under the direction of the majority of shareholders of this corporation.

Each shareholder shall be entitled to one vote in person, or by proxy, for each share of voting stock held. A majority of the outstanding shares of the corporation entitled to vote, represented in person, or by proxy, shall constitute a quorum at any meeting of the shareholders for the management of the business of the corporation.

ARTICLE IX = POWERS

This corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

ARTICLE X = INDEMNIFICATION

The corporation shall indemnify any officer or any former officer to the full extent permitted by law.

ARTICLE XI = AMENDMENT

The corporation reserves the right to amend or repeal any provisions contained in these Articles Of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XII = OFFICERS

The initial officers will be as follows:

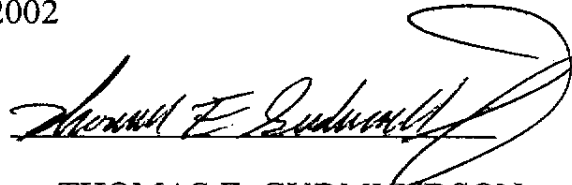
President: THOMAS E. GUDMUNDSON - 11975 LAKE FERN DRIVE JACKSONVILLE FL 32258

Vice President: SANDRA P GUDMUNDSON - 11975 LAKE FERN DRIVE JACKSONVILLE FL 32258

Secretary: THOMAS E. GUDMUNDSON - 11975 LAKE FERN DRIVE JACKSONVILLE FL 32258

Treasurer: SANDRA P GUDMUNDSON - 11975 LAKE FERN DRIVE JACKSONVILLE FL 32258

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation on this date: December 4, 2002

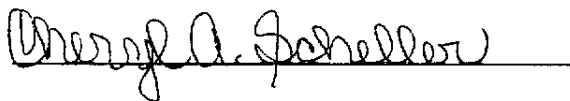


THOMAS E. GUDMUNDSON

STATE OF FLORIDA)

COUNTY OF VOLUSIA)

Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared THOMAS E. GUDMUNDSON known by me to be the person who executed the foregoing Articles of Incorporation and they acknowledged before me that they executed those Articles of Incorporation. In witness whereof, I have hereunto set my hand and seal in the State and County last aforesaid, this date December 4, 2002



Notary Public, State of Florida At Large:

My Commission Expires: June 22, 2003



Cheryl A. Scheller
MY COMMISSION # CC848732 EXPIRES
June 22, 2003
BONDED THRU TROY FAIR INSURANCE, INC.

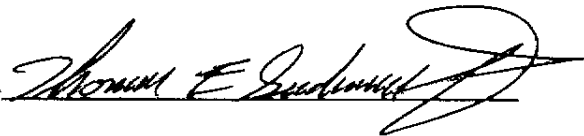
**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA.**

NAMING AGENT UPON WHICH PROCESS MAY BE SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:
FIRST -- THOMAS E. GUDMUNDSON P.A. DESIRING TO ORGANIZE OR QUALIFY UNDER THE
LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT THE CITY OF
JACKSONVILLE STATE OF FLORIDA HAS NAMED THOMAS E. GUDMUNDSON AS ITS AGENT TO
ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATE
CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT
IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL
STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE



REGISTERED AGENT: THOMAS E. GUDMUNDSON

DATE: December 4, 2002

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2002 DEC 20 PM 2:53
JACKSONVILLE
FLORIDA