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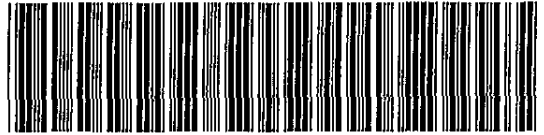
(Business Entity Name)

(Document Number)

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CORPORATION SERVICE COMPANY™

ACCOUNT NO. : 072100000032

REFERENCE : 969687 7371587

AUTHORIZATION :

Patricia Piguet

COST LIMIT : \$ 78.75

ORDER DATE : March 17, 2003

ORDER TIME : 10:14 AM

ORDER NO. : 969687-005

CUSTOMER NO.: 7371587

CUSTOMER: Mr. Steve Miller
Sand Dollar Mortgage Co., Inc.

9139 Bryant Road

Fort Myers, FL 33912

DOMESTIC FILING

NAME: SAND DOLLAR MORTGAGE COMPANY,
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP
 ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Sara Lea - EXT. 1114

EXAMINER'S INITIALS: _____

STATE OF FLORIDA
ARTICLES OF INCORPORATION
OF
SAND DOLLAR MORTGAGE COMPANY, INC.

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THE UNDERSIGNED, acting as incorporators of a corporation under the Florida General Corporation Act, adopt the following Articles of Incorporation:

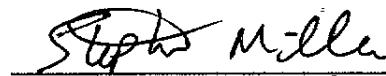
- FIRST:** The name of the Corporation shall be Sand Dollar Mortgage Company, Inc.
- SECOND:** The period of its duration is perpetual.
- THIRD:** The date and time of the commencement of the corporate existence is the time of filing of the Articles by the Department of State.
- FOURTH:** The purpose or purposes for which the corporation is organized are:
- To engage in the transaction of any or all lawful business for which corporations may be incorporated under the provisions of the Florida General Corporation Act.
- FIFTH:** The aggregate number of shares which the corporation shall have authority to issue is:
- One Thousand (1,000) common voting shares with a par value of One Dollar (\$1.00) each.
- SIXTH:** The street address of the initial Registered Office of the corporation is 8891 Brighton Lane, Suite 115, Bonita Springs, Florida 34135 and the name of its initial Registered Agent is Stephen Miller. The Principal Address and Registered Office shall be the same.
- SEVENTH:** The number of Directors constituting the initial Board of Directors of the Corporation are one (1), and the name and address of the person(s) who are to serve as Director(s) until the first Annual Meeting of Shareholders or until successors are elected and shall qualify are:

Stephen Miller
8891 Brighton Lane

Suite 115
Bonita Springs, Florida 34135

EIGHTH: The name and address of each Incorporator is:

Stephen Miller
9139 Bryant Road
Fort Myers, Florida 33912

A handwritten signature in cursive script, appearing to read "Stephen Miller", is written over a horizontal line.

Stephen Miller

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CLERK OF STATE
CORPORATIONS
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ACCEPTANCE BY THE REGISTERED AGENT:

Stephen Miller is familiar with and accepts the obligations provided for in
§ 307.325 Florida Statutes.

By: Stephen Miller
Stephen Miller

Dated: MARCH 15, 2003

STATE OF FLORIDA
COUNTY OF LEE

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME
THIS 15 DAY OF MARCH, 2003 BY STEPHEN MILLER
WHO IS PERSONALLY KNOWN TO ME/PRODUCED POSITIVE ID IN THE FORM
OF DRIVERS LICENSE (FLA) AND DID TAKE AN OATH.

My Commission Expires: 11/24/06

THEODORE A. FILSON
Notary Public, State of Florida
My comm. exp. Nov. 24, 2006
Comm. No. DD 187312

Theodore A. Filson
Notary Public