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(Business Entity Name)	
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TRANSMITTAL LETTER

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

SUBJECT: Vero Mortgages, Inc. (PROPOSED CORPORATE-NAME - MUST INCLUDE SUFFIX)

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



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

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

Vero Mortgages, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

3505 65th Street

Vero Beach, FZ 32967

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Broker mortgages.

ARTICLE IV SHARES

The number of shares of stock is:

10,000

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

Vero Beach, FL 32968

Julie K. Hull, Pres, Sally S. Smith, V. Pres, 3775 6th Lane 906 Jasmine Lane Never Beach, Fr. 32963

ARTICLE VI **REGISTERED AGENT**

The name and Florida street address of the registered agent is:

K. Hull 6th Lane 2 Beach, Fr 32968

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

JEK. Hullane Jero Blach Fr 32968

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 this capacity

Signature/Registered Agent

Signature/Incorporator

5-29-03

5-29-03