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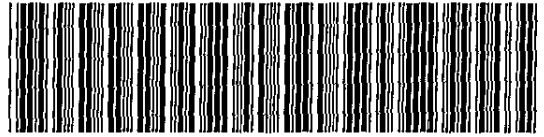
(Business Entity Name)

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2003 AUG 18 PM 3:55
TALLAHASSEE FLORIDA
STATE

1/8/20/03

Secretary of State
Divisions of Corporations
P.O. Box 6327
Tallahassee, FL 32314

FILED
2003 AUG 18 PM 3:55
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Date: 08/15/2003

Re: AG Thomas, Inc.

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation, together with my check in the amount of \$78.75.

This represents the cost of Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,

Alana G Thomas

AG Thomas, Inc.
425 Knight Dr.
Tarpon Springs, FL 34688
(727) 937-5455

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2003 AUG 18 PM 3:55
COUNTY OF STATE
HALL HASSSEE FLORIDA

ARTICLES OF INCORPORATION
Of
AG THOMAS, INC

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is: AG THOMAS, INC.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in the business of mortgage loan processing permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one thousand shares (1,000) of one Dollar(s) (\$1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal office, if known, or the mailing address of the corporation is:

NAME: AG Thomas, Inc.		
ADDRESS: 425 Knight Dr.		
CITY: Tarpon Springs,	FLORIDA	ZIP: 34688

The name and street address of the Initial Registered Agent of this Corporation is:

NAME: Alana G Thomas		
ADDRESS: 425 Knight Dr.		
CITY: Tarpon Springs,	FLORIDA	ZIP: 34688

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director(s) initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME: Alana G Thomas		
ADDRESS: 425 Knight Dr.		
CITY: Tarpon Springs,	FLORIDA	ZIP: 34688

NAME:		
ADDRESS:		
CITY:	FLORIDA	ZIP:

**CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT**

CERTIFICATE OF REGISTERED AGENT OF

AG THOMAS, INC.

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:
The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation at **425 Knight Dr.,
Tarpon Springs, FL 34688** has named **Alana G Thomas** located at the aforesaid
address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with the
obligations of that position, I hereby accept to act in this capacity, and agree to comply
with the provisions of Florida Law in keeping open said office.

x Alana G Thomas
(Registered agent)

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STATE