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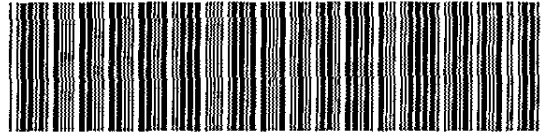
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

DARRIN M. PHILLIPS, P.A.

ATTORNEY AT LAW
SUITE 200
350 FIFTH AVENUE SOUTH
NAPLES, FLORIDA 34102
(239) 262-7748
FAX (239) 262-7144

October 7, 2003

Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

Re: Gulf Coast Mortgage Capital, Inc.

Dear Sir or Madam:

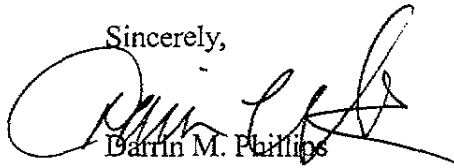
Please find enclosed an original and (1) copy of the executed Articles of Incorporation for the above referenced corporation.

Kindly file and return a filed copy by regular mail in the enclosed self-addressed stamped envelope.

Our check in the amount of \$70.00 is enclosed for the filing fee. If you should have any questions, please feel free to contact me.

Thank you for your cooperation in this regard.

Sincerely,



Darrin M. Phillips

DMP/
Enclosures

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

GULF COAST MORTGAGE CAPITAL, INC.

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

ARTICLE I

NAME

The name of the corporation shall be:

Gulf Coast Mortgage Capital, Inc.

The principal place of business and mailing address of this corporation shall be:

3715 Fieldstone Blvd., #602
Naples, Florida 34109

ARTICLE II

NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III

CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of common stock at \$1.00 par value.

ARTICLE IV

REGISTERED AGENT

Initial registered office of the corporation shall be:

350 5th Avenue South, Suite 200
Naples, Florida 34102

and the name of the initial registered agent shall be:

DARRIN M. PHILLIPS

ARTICLE V
EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI
PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class, or series of that which he already holds, shall have the right to purchase his pro rata share, as nearly as may be done without issuance of fractional shares, at the price at which it is offered to others.

ARTICLE VII
SPECIAL PROVISION

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as are necessary will be taken by the appropriate officers to accomplish this compliance.

ARTICLE VIII
ELECTION OF SUBCHAPTER S

This corporation may elect subchapter S for taxation purposes upon consent of the shareholders.

ARTICLE IX
OFFICERS AND DIRECTORS

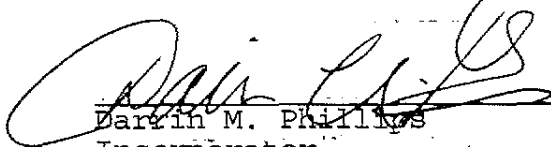
The qualifications for officers and directors and the manner of their admission are to be regulated as set forth in the By-Laws of the Corporation.

ARTICLE X
INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

Darrin M. Phillips
Darrin M. Phillips, P.A.
350 5th Avenue South, Suite 200
Naples, Florida 34102

IN WITNESS WHEREOF, the undersigned has hereto set forth his hand and seal on this 7th day of October, 2003.



Darrin M. Phillips
Incorporator

STATE OF FLORIDA
COUNTY OF COLLIER

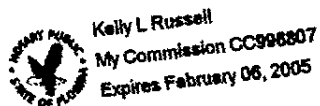
7th The foregoing instrument was acknowledged before me this 7th day of October, 2003, by Darrin M. Phillips (✓) who is personally known to me or () who has produced _____ as identification.



Signature, Notary Public



Print Name, Notary Public



HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
STATED CORPORATION, AT THE PLACE DESIGNATED IN THE ARTICLES OF
INCORPORATION, 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, AND
I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.0505, FLORIDA
STATUTES.


Darin M. Phillips

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TALLAHASSEE, FLORIDA