

P03000147412

(Requestor's Name)

Carlos Ulloa
P.O. Box 1728
Tampa, FL
33601

(City/State/Zip/Phone #)

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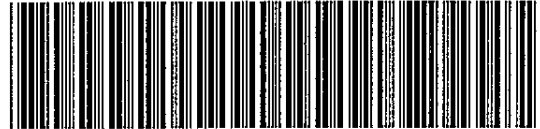
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ARTICLES OF INCORPORATION
OF
METROPOLITAN MORTGAGE COMPANY OF CLEARWATER, INC.

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following articles of incorporation for such corporation.

ARTICLE I

The name of the corporation is METROPOLITAN MORTGAGE COMPANY OF CLEARWATER, INC.

ARTICLE II

The corporation may engage in any activity of business permitted under the laws of the United States and of this State.

ARTICLE III

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is ONE THOUSAND (1000) shares of common stock, each share having the par value of ONE (\$1.00) DOLLAR.

ARTICLE IV

The amount of capital with which this corporation shall begin business is ONE THOUSAND (\$1,000.00) DOLLARS.

ARTICLE V

This corporation shall have perpetual existence.

ARTICLE VI

The initial street address of the principal office of this corporation:
1670 Bayhill Dr.
Oldsmar, FL. 34677

ARTICLE VII

The corporation shall have one (1) director initially, whose name and street address are as follows:

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TALLAHASSEE FLORIDA

1. Carlos Ulloa
1670 Bayhill Dr.
Oldsmar, FL. 34677-1956

2. Catherine Ulloa
1670 Bayhill Dr.
Oldsmar, FL. 34677-1956

ARTICLE VII

The name and street address of the subscribers to these Articles of Incorporation are as follows:

Carlos Ulloa
1670 Bayhill Dr.
Oldsmar, FL. 34677-1956

ARTICLE IX


The name and street address of the Registered Agent of this corporation is as follows:

KATHY L. COLE
205 W. MLKing Blvd #204
Tampa, FL. 33603

IN WITNESS WHEREOF, I have hereunto set my hand and seal,
acknowledged and filed the foregoing Articles of Incorporation under the laws of
the State of Florida, this 1ST Day of December 2003.




NOTARY



Carlos Ulloa

"I hereby accept the responsibilities of registered agent"



Kathy L. Cole