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SHEPARD, FILBURN & GOODBLATT, P.A.

ATTORNEYS & COUNSELORS AT LAW

December 12, 2003

Secretary of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32301

Re: Central Tampa Development, Inc.

Dear Sir:

Enclosed for filing please find an original and one copy of the Articles of Incorporation for the above Corporation and our check in the amount of \$78.75. Please file said Articles of Incorporation and return a certified copy to me.

Your anticipated cooperation in this matter is appreciated. Thank you.

Very truly yours,

Mord B. Shepard, III

CBS/jlc Encs.

ARTICLES OF INCORPORATION OF CENTRAL TAMPA DEVELOPMENT, INC

In accordance with the provisions of the laws of the State of Florida for the formation of Corporations, the undersigned, hereby forms a for profit corporation for the purpose and with the powers hereinafter mentioned. To that end the undersigned, by these Articles of Incorporation, set forth the following:

ARTICLE I - NAME

The name of this corporation is Central Tampa Development, Inc. and its principal place of business is 1703 N. Tampa Street, Suite 4, Tampa, Florida 33602. Its mailing address is Post Office Box 172477, Tampa, Florida 33602.

ARTICLE II - DURATION

The corporation shall have perpetual existence, commencing on the filing of these Articles.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business, including specifically property management.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 1000 shares of voting common stock having a par value of \$1.00 per share

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 221 Northeast Ivanhoe Boulevard, Suite 205, Orlando, Florida 32804 and the name of the initial registered agent of this corporation at that address is Clifford B. Shepard, III.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have Two (2) directors initially. The number of directors may be either increased or diminished from time to time in accordance with the Bylaws, but shall never be less than one (1). The name and address of the initial directors of this corporation are:

Joni C. Stewart 310 East Oak Avenue Tampa, Florida 33602

Joseph H. Staley, III 1120 Brandy Lake View Circle Winter Garden, Florida 34787

ARTICLE VII - INCORPORATOR

The name and address of the incorporator is:

Clifford B. Shepard, III 221 Northeast Ivanhoe Boulevard Suite 205 Orlando, Florida 32804

ARTICLE VIII - INDEMNIFICATION

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this day of December, 2003.

Clifford B. Shepara, III, Incorporator

STATE OF FLORIDA COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 2 day of December,

2003, by Clifford B. Shepard, III, who is personally known to me or who has produced

as identification and who did take an oath.

NOTARY PUBLIC



State of Florida at Large
My Commission Expires:

Commission No.:

ACCEPTANCE BY REGISTERED AGENT

The undersigned, being the person appointed in the foregoing Articles of Incorporation as the registered agent for Premier First Mortgage Corporation, hereby accepts such appointment this 24 day of November, 2003, and states that he is familiar with, and accepts, the obligations provided for in Section 607.0505, Florida Statutes.