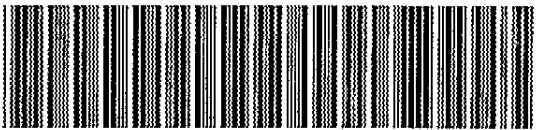


PO3000 157355

Jerry B Hanky
1110 Popplewood
JAX FL
32259



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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
SAN JOSE MORTGAGE CONSULTANTS, INC.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, do hereby adopt the following Articles of Incorporation:

ARTICLE 1.0 NAME AND ADDRESS

The name of the Corporation is: San Jose Mortgage Consultants, Inc. The principal office and mailing address is 1110 Popolee Road, Jacksonville, FL 32259.

ARTICLE 2.0 DURATION

The duration of the Corporation is perpetual.

ARTICLE 3.0 PURPOSE

The general purpose for which the Corporation is organized is to engage in and transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.

ARTICLE 4.0 SHARES

The aggregate number of shares which the corporation is authorized to issue is **Five Hundred (500)** shares of common stock. Such shares shall be of a single class and shall have a par value of **\$1.00 per share**.

ARTICLE 5.00 INITIAL REGISTERED OFFICE AND AGENT

The street and mailing address is of the initial registered office of the Corporation is 1110 Popolee Road, Jacksonville, FL 32259, and the name of the initial registered agent at that address is Jerry B. Hanley.

ARTICLE 6.0 DIRECTORS

The number of Directors constituting the initial Board of Directors is One (1). The number of Directors may be increased or decreased from time to time in accordance with the Bylaws but

shall never be less than one. The names and addresses of the initial Directors of the Corporation are as follows:

Jerry B. Hanley

1110 Popolee Road
Jacksonville, FL 32259

ARTICLE 7.0 THE NAME AND ADDRESS OF EACH INCORPORATOR

The name and address of the Incorporator is as follows:

Jerry B. Hanley

1110 Popolee Road
Jacksonville, FL 32259

ARTICLE 8.0 ADMENDMENT

The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment to them, and any right conferred upon the Shareholders in subject to this reservation.


In WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on this 9th day of DECEMBER, 2003.



Jerry B. Hanley, Incorporator

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 9th day of DECEMBER, 2003 by Jerry B. Hanley, on behalf of the Corporation, who is personally known to me.



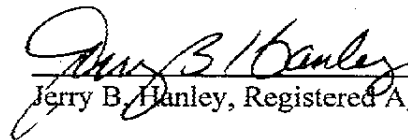
Signature of Notary Public
Notary's Seal:



Articles of Incorporation
San Jose Mortgage Consultants, Inc.
Page 2 of 3

ACCEPTANCE BY DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

I, the undersigned person, having been named as registered agent and to accept service of process for the above-stated corporation at the place designated in this statement, hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

 *Jerry B. Hanley* *December 9th 2003*
Jerry B. Hanley, Registered Agent