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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1-8-04
[Signature]

CHARLES C. LEHMAN, P.A.
ATTORNEY AT LAW

5455 JAEGER ROAD
SUITE B
NAPLES, FLORIDA 34109

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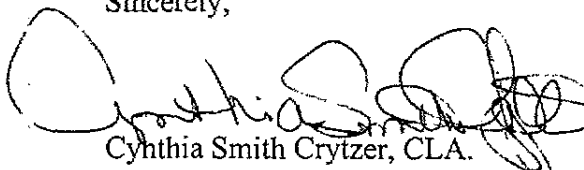
December 24, 2003

Secretary of State
Division of Corporations
409 E. Gains Street
Tallahassee, Florida 32399

Ladies and Gentlemen:

Enclosed please find the Articles of Incorporation for Market Mortgage, Inc., a copy of said Articles, the Registered Agent's Certificate and a check in the amount of \$87.50 representing your filing fee. Please forward a copy of the filed Articles and Certificate to me upon filing. Thank you for your assistance with this matter. If you have any questions, feel free to call me.

Sincerely,



Cynthia Smith Crytzer, CLA.
Certified Legal Assistant

**ARTICLES OF INCORPORATION
OF
MARKET MORTGAGE, INC.**

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03 DEC 26 PM 1:34
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, Cynthia Smith Crytzer, being a natural person competent to contract, hereby acknowledges and files these ARTICLES OF INCORPORATION in the Office of the Secretary of State of the State of Florida in order to form a Corporation for profit under the laws of the State of Florida.

ARTICLE I

CORPORATE NAME

The name of this Corporation is MARKET MORTGAGE, INC. The principal office and mailing address of the corporation is 5455 Jaeger Road, Suite B, Naples, Florida 34109. ✓

ARTICLE II

DURATION

The Corporation shall have perpetual existence, commencing upon the filing of these articles with the Florida Secretary of State.

ARTICLE III

PURPOSE

The Corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV

CAPITAL STOCK

The Corporation is authorized to issue 1000 shares of \$1.00 par value stock, which shall be designated "common shares." The stock of the Corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and all regulations issued thereunder. Such actions as are necessary will be taken by the officers of this Corporation in order to qualify under Section 1244. This Corporation is being capitalized and its stock is being issued to comply with the aforementioned section of the Internal Revenue Code. ✓

ARTICLE V
INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is 5455 Jaeger Road Suite B, Naples, Florida 34109, and the name of the initial registered agent of the Corporation at that address is Charles C. Lehman. The Director(s) of this Corporation may from time to time change the registered office or registered agent, or both, by appropriate notice to the Secretary of State. ✓

ARTICLE VI
DIRECTORS

The Corporation shall have not less than one Director, as provided by the By-Laws. Director(s) shall hold office for the term provided in the By-Laws or until their successor(s) have been duly elected and qualified.

ARTICLE VII
INITIAL BOARD OF DIRECTORS ✓

The following shall constitute the initial Board of Directors of this Corporation:

Cynthia Smith Crytzer
5455 Jaeger Road
Suite B
Naples, Florida 34109

Diane Evans
5455 Jaeger Road
Suite B
Naples, Florida 34109

ARTICLE VIII
INCORPORATORS

The name and address of the person signing these Articles is:

Cynthia Smith Crytzer
5455 Jaeger Road
Suite B
Naples, Florida 34109

ARTICLE IX

BY-LAWS

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the Shareholders in the manner provided by the laws of the State of Florida.

ARTICLE X

AMENDMENT

This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, in the manner provided by the laws of the State of Florida.

IN WITNESS WHEREOF, the undersigned Subscriber(s) executed these Articles of Incorporation this 24 day of Dec., 2003.

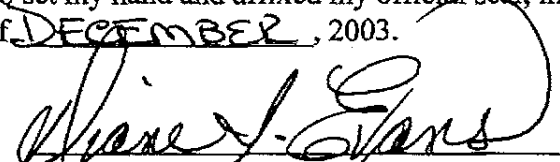

Cynthia Smith Crytzer

STATE OF FLORIDA
COUNTY OF COLLIER

BEFORE ME, a notary public authorized to take acknowledgments in the State and County set forth above, personally appeared Cynthia Smith Crytzer, known to me and known by me to the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that she executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 24 day of DECEMBER, 2003.




NOTARY PUBLIC
State of Florida at Large

My commission expires:

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS
STATE, NAMING AGENT UPON WHICH PROCESS MAY BE SERVED**

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted, in compliance
with said Act:

That MARKET MORTGAGE, INC., desiring to organize under the laws of the State of
Florida with its principal office, as indicated in the Articles of Incorporation in the County of
Collier, State of Florida, has named Charles C. Lehman located at 5455 Jaeger Road, Suite B, ✓
Naples, Florida 34109, as its agent to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process of the above stated Corporation, at place
designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the
provision of said Act relative to keeping open said office.


Charles C. Lehman

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA