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01/08/04--01022--002 **78.75

FILED
04 JAN -8 PM 5:30
STATE
TALLAHASSEE, FLORIDA

**Charles M. Heflin III
5794 Springfish Place
Waldorf, Maryland 20603
301 645-7190**

January 3, 2004

**Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314**

Subject: SunCrest Mortgage Co., Inc. (Articles of Incorporation)

Gentlemen:

Enclosed are an original and one (1) copy of the articles of incorporation and a check in the amount of \$78.75 for the filing fee and certificate of status.

Sincerely,


**Charles M. Heflin
Incorporator**

**Encls: Articles of Incorporation (original and copy)
Check in the amount of \$78.75**

ARTICLES OF INCORPORATION
For
SunCrest Mortgage Co., Inc.

FILED
04 JAN -8 PM 5:30
SEAL OF THE STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator, for the purposes of forming a corporation in compliance with Chapter 607 and/or Chapter 621, F.S. (Profit), hereby adopts the following Articles of Incorporation:

ARTICLE I - NAME

The name of the corporation shall be SunCrest Mortgage Co., Inc.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 120 Eddie Road, New Smyrna Beach, Florida 32168.

ARTICLE III - PURPOSE

The purpose for which the corporation is organized is to engage in the lawful business activities of mortgages for real estate and other legal business associated with the mortgage business.

ARTICLE IV - SHARES

The corporation shall have authority to issue one thousand (1,000) shares of common stock at no par value.

ARTICLE V- INITIAL OFFICERS AND DIRECTORS

Charles M. Heflin 5794 Springfish Place Waldorf, MD 20603 Pres/V.Pres/Trea/Sec/Director

ARTICLE VI - REGISTERED AGENT

The name and address of the registered agent is: Robert E. Sanford, 120 Eddie Road, New Smyrna Beach, Florida 32168. The undersigned registered agent has executed

ARTICLE VI - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is: Charles M. Heflin, 5794 Springfish Place, Waldorf, Maryland 20603

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.


Robert E. Sanford (Registered Agent)

1-3-04
Date


Charles M. Heflin (Incorporator)

1/3/04
Date