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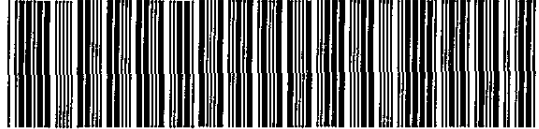
(Business Entity Name)

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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02/03/04

January 14, 2004

Office of the Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

IN RE: FLORIDA MORTGAGE FUNDING & REALTY, INC.


Dear Sir:

Enclosed please find the original and one copy of the Articles of Incorporation, which includes the designation of registered agent, together with my check in the amount of \$78.75 for filing same.

Thank you for your usual prompt attention to these matters.

Please return letter of acknowledgment to:

FLORIDA MORTGAGE FUNDING & REALTY, INC.
1336 ORANGE CIRCLE SOUTH
ORANGE PARK, FLORIDA 32073


MICHAEL EDWARD GILMORE

Enclosures: Three

ARTICLES OF INCORPORATION
OF
FLORIDA MORTGAGE FUNDING & REALTY, INC.

The undersigned, acting as the incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE I

NAME: The name of the Corporation is:

FLORIDA MORTGAGE FUNDING & REALTY, INC.

ADDRESS: The principle office address is:

1336 ORANGE CIRCLE SOUTH
ORANGE PARK, FLORIDA 32073

ARTICLE II

REGISTERED OFFICE:

1336 ORANGE CIRCLE SOUTH
ORANGE PARK, FLORIDA 32073

REGISTERED AGENT:

MICHAEL EDWARD GILMORE
1336 ORANGE CIRCLE SOUTH
ORANGE PARK, FLORIDA 32073

WRITTEN ACCEPTANCE BY REGISTERED AGENT:

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.



Michael Edward Gilmore / Registered Agent

ARTICLE III

DURATION: The Corporation shall have perpetual existence.

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DIVISION OF CORPORATION
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ARTICLE IV

PURPOSE: The purpose of the Corporation is to engage in any lawful act or activity for which corporations may be now or hereafter organized under the laws of the State of Florida.

ARTICLE V

CAPITAL STOCK: The corporation is authorized to issue only one class of stock. The total number of shares authorized shall be 1,200.

ARTICLE VI

BOARD OF DIRECTORS: The initial board of directors shall consist of one member. The name and mailing address of the person who is to serve as director is:

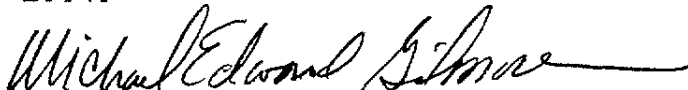
MICHAEL EDWARD GILMORE
1336 ORANGE CIRCLE SOUTH
ORANGE PARK, FLORIDA 32073

ARTICLE VII

INCORPORATOR: The name and address of the incorporator is:

MICHAEL EDWARD GILMORE
1336 ORANGE CIRCLE SOUTH
ORANGE PARK, FLORIDA 32073

The undersigned being the incorporator above named signs and acknowledges these Articles of Incorporation at Jacksonville, Florida on the 14 day of January, 2004.


Michael Edward Gilmore

STATE OF FLORIDA)
)
COUNTY OF DUVAL)

Before me, the undersigned authority, personally appeared
MICHAEL EDWARD GILMORE, Who is to me well known to be the
person described in and who produced
FLDL G456545644410 as identification and who
subscribed the above Articles of Incorporation, and he did
freely and voluntarily acknowledge before me according to
law that he made and subscribed the same for the uses and
purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and my
official seal, at Duval, Florida in said County and State
this 14 day of January, 2004.



Notary Public
My Commission Expires:



Diane M. Tait
Commission # DD246696
Expires Sep. 3, 2007
Aaron Notary
1-800-350-5161

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