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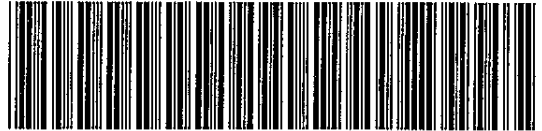
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ABC LEGAL
Christopher S. Grafton
Attorney at Law
1680 Smith St., #3
Orange Park, Florida 32073
(904) 278-1711

August 18, 2004

Corporation Division
Secretary of State
The Capitol
Tallahassee, Florida 32304

RE: Articles of Incorporation
A STEWARD LENDER, INC.

Dear Secretary:

Enclosed please find the original and one fully conformed copy of the Articles of Incorporation of A STEWARD LENDER, INC., a corporation, which includes the designation and acceptance of Registered Agent, along with the registered office for service of process, for filing in the office of the Secretary of the State of Florida.

Also enclosed is payment in the amount of \$78.75 for the Filing Fee, Certified Copy of the Articles of Incorporation and Registered Agent Designation.

Would you please return the Certified Copy of the Articles of Incorporation to the undersigned as soon as possible.

Sincerely,


SUE MARY-GWEN MERICLE

SMGM/tbs

Enclosures

ARTICLES OF INCORPORATION
OF
A STEWARD LENDER, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator of these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this corporation is A STEWARD LENDER, INC.

ARTICLE II. PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business in the State of Florida.

To manufacture, purchase, or otherwise acquire, and to own, mortgage, pledge, sell, assign, transfer or otherwise dispose of, and to invest in, trade in, deal in and with, goods, wares, merchandise, real and personal property, and services of every class, and description;

To conduct business in, have one or more offices in, and buy, hold, mortgage, sell, convey, lease or otherwise dispose of real and personal property, including franchises, patents, copyrights, trademarks, and licenses in the State of Florida and in all other states and countries;

To contract debts and borrow money, issue and sell or pledge

bonds, debentures, notes and other evidences of indebtedness, execute such mortgages, transfers of corporate property, or other instruments to secure the payment of corporate indebtedness as required;

To purchase the corporate assets of any other corporation or business or individual and engage in the same or other character of business;

To endorse, purchase, hold, sell, transfer, mortgage, pledge or otherwise acquire or dispose of the shares of capital stock of, or any bonds, securities, or other evidence on indebtedness created by any other corporation of the state of Florida or any other state or government and while owner of such stock to exercise all the rights, powers and privileges of ownership, including the right to vote such stock;

To become guarantor or surety for any other person, firm or corporation for any purpose or transaction whatsoever;

To make gifts of its property or cash, either to charitable organizations or otherwise, when deemed in the interest of the corporation;

To adopt such pension, profit sharing, stock option, and deferred compensation plans for officers, employees and directors and to grant such stock options to officers, employees, directors

or others as the board of directors may deemed to be in the interest of the corporation;

To have and exercise all of the powers now or hereafter conferred upon corporations by the statues and laws of the State of Florida; and to transact any and all lawful business.

All of the foregoing in this article shall be construed as both objects and powers. The enumeration of specific powers and purposes is not intended to restrict or limit in any way the powers or purposes of this corporation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock this corporation is authorized to have outstanding at any one time is 20 shares of common stock having a nominal or par value of \$1.00 per share.

ARTICLE IV. INITIAL CAPITAL

The amount of capital with which this corporation will begin business is \$100.00.

ARTICLE V. TERM

This corporation shall have perpetual existence.

ARTICLE VI. ADDRESS

The post office address of the principal office of this corporation in the State of Florida is P.O. Box 1002, Orange Park, Florida 32067.

The Board of Directors may, from time to time, move the office to any other place in Florida.

ARTICLE VII. BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the by-laws, but shall never be less than one. Any director may be removed at any time, with or without cause, by the stockholders having the right and entitled to vote at a meeting called for that purpose.

ARTICLE IIX. INITIAL DIRECTORS

The name and post office address of the member of the first Board of Directors of this corporation is:

MARK H. GERARD P.O. Box 1002 Orange Park, FL 32067

ARTICLE IX. INCORPORATOR

The name and address of the person signing these Articles is: MARK H. GERARD, P.O. Box 1002, Orange Park, Florida, 32067. The incorporator is specifically authorized by these articles to designate the initial registered office and agent.

ARTICLE X. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation are: MARK H. GERARD, 2704 Woodland Dr., Orange Park, Florida, 32073. The incorporator is specifically authorized by

these articles to designate the initial registered office and agent.

ARTICLE XI. OFFICERS

Section 1. The officers of the Corporation shall be a President, Vice President, Secretary and Treasurer, and such other officers as may be provided in the By-Laws.

Section 2. The names of the persons who are to serve as officers of the Corporation until the first meeting of the Board of Directors are:

PRESIDENT	MARK H. GERARD	P.O. Box 1002
DIRECTOR		Orange Park, Florida 32067
SECRETARY		
VICE PRESIDENT	MARK H. GERARD	P.O. Box 1002
DIRECTOR		Orange Park, Florida 32067
TREASURER		

Section 3. The officers shall be elected at the annual meeting of the Board of Directors or as provided in the By-Laws.

ARTICLE XII. MISCELLANEOUS

This corporation shall have the right to amend or repeal any provision contained in these articles of incorporation and any right conferred upon the stockholders is subject to this provision.

Ownership of stock in this corporation shall not be required to make any person eligible to hold office or become a director in this corporation.

The stock holders or any two or more of them, may by agreement recorded in the Minute Book of this corporation, impose such restrictions on the sale, transfer, or encumbrance of the stock in this corporation owned by the subscribers to such agreement as they may see fit. The by-laws of this corporation may impose any restrictions on the sale, transfer, or encumbrances of the stock of this corporation as may be lawful under the statutes and laws of the State of Florida when such by-law is adopted or amended.

Any subscriber or stock holder present at any meeting, either in person or by proxy, and any director present in person at any meeting of the Board of Directors shall be conclusively deemed to have received proper notice of such meeting unless he shall make objection at such meeting to any defect, or insufficiency of notice.

Any contract or other transaction between the corporation and one or more of its directors, or between the corporation and by any firm or which one or more of its directors are members or employees, or in such they are interested, or between the corporation and any corporation or association of which one or more of its directors are shareholders, members, directors, officers, or employees, or in which they are interested, shall be valid for all purposes, notwithstanding the presence of such

director or directors at the meeting of the Board of Directors of the corporation, which acts upon, or in reference to, such contract or transaction, and notwithstanding his or their participation in such action, if the fact of such interest shall be disclosed or known to the Board of Directors and the Board of Directors shall, nevertheless, authorize, approve or ratify such contract or transaction by a vote of majority of the directors present, such interested director or directors to be counted in determining whether a quorum is present, but not to be counted in calculating the majority necessary to carry such vote. These provisions shall not be constructed to invalidate any contract or other transaction which would otherwise be valid under the common law or statutory law applicable thereto.

The Board of Directors is hereby specifically authorized to make provisions for reasonable compensation to its members for their services as Directors, and to fix the basis and conditions upon which such compensation shall be paid. Any director of the corporation may also serve the corporation in any other capacity and receive compensation therefore in any form.

ARTICLE XIII. INDEMNITY

This corporation is authorized to indemnify any director, officer, or employee, or former director, officer or employee of

this corporation, or any person who may have served at its request as a director, officer or employee of another corporation in which it owns shares of capital stock or of which it is a creditor, against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding in which they are made a party by reason of being or having been such director, officer, or employee, except in relation to matters as to which they shall be adjudged in such action, suit, or proceeding to be liable for negligence or misconduct in the performance of duty. This corporation may also reimburse to any director, officer, or employee the reasonable costs of settlement of any such action, suit, or proceeding, it shall be found by a majority of a committee composed of the directors of this corporation not involved in the matter in controversy (whether or not a quorum) that it was to be in the interest of this corporation that such settlement be made and that such director, officer, or employee was not guilty of negligence or misconduct. Such indemnification or reimbursement shall not preclude such director, officer, or employee from exercising any rights to which they may be entitled under by-laws or otherwise.

ARTICLE XIV. AMENDMENTS

These articles of incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board

of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by fifty-one percent of the stock entitled to vote thereon, unless all the directors and all intention that a certain amendment of these articles of incorporation be made.

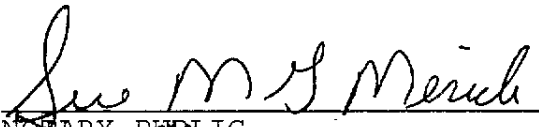

IN WITNESS WHEREOF, the undersigned subscribing incorporator, being a natural person competent to contract, has hereunto set his hand and seal, this 17 day of August, 2004, A. D., for the purpose of forming this corporation under the laws of the State of Florida.


MARK H. GERARD

STATE OF FLORIDA)

COUNTY OF CLAY)

BEFORE ME, a Notary Public duly authorized in the State and County named above to take oaths and acknowledgments, personally appeared MARK H. GERARD, who produced identification in the form of BO-S, and who is the person described as subscriber in and who executed the foregoing Articles of Incorporation, and who did take an oath before me that he executed and subscribed to these Articles of Incorporation.


NOTARY PUBLIC
 Sue M G Mericle
My Commission DD154773
Expires October 01 2006

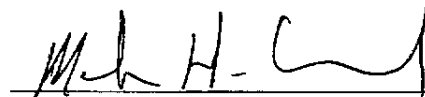
CERTIFICATE DESIGNATING PLACE OF BUSINESS
OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN
THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

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

A STEWARD LENDER, INC., desiring to organize under the laws of the State of Florida, with its' principal office, as indicated in the Articles of Incorporation of P.O. Box 1002, Orange Park, Florida 32067, has named MARK H. GERARD, 2704 Woodland Dr., Orange Park, Florida 32073, as its agent to accept service of process within the State.

ACKNOWLEDGMENT:

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



MARK H. GERARD
Registered Agent

DATED: 8.17.04

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04 AUG 19 AM 10:44
SECRETARY OF STATE
TALLAHASSEE, FLORIDA