ROBERT W. BROWNING JR.

ATTORNEY & COUNSELOR AT LAW SUITE 755 1900 SECOND STREET SARASOTA, FLORIDA 34,236

5000000338

December 15, 1994

Department of State
Division of Corporations
409 E. Gaines St.
Tallahassee, Fl. 32399

800001358918 -12/21/94--01019--010 ******70.00 ******70.00

SUBJECT: Twenty First Century Mortgage, Inc.

Gentlemen:

Enclosed please find two duplicate originals of the Articles of Incorporation for the above corporation and a check in the amount of \$70.00 covering the filing and registered agent fees. Would you please file the Articles and return to me a date stamped copy of the Articles in the enclosed self-addressed stamped envelope.

Thank you in advance for your assistance.

Very truly yours,

Robert W. Browning, Jr.

FILED 1995 JHV -3 1711 4: 22

Mary Sold History Sold



FLORIDA DEPARTMENT OF STATE Jim Smith Secretary of State

December 22, 1994

ROBERT W. BROWNING, JR., ESQ. 1800 2ND ST. SUITE 755 SARASOTA, FL 34236

SUBJECT: TWENTY FIRST CENTURY MORTGAGE, INC.

Ref. Number: W94000027144

We have received your document for TWENTY FIRST CENTURY MORTGAGE, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent must sign accepting the designation.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6929.

Brendolyn Bruton Corporate Specialist

Letter Number: 394A00054154

ARTICLES OF INCORPORATION

OF

TWENTY FIRST CENTURY MORTGAGE, INC.

ARTICLE ONE. NAME

The name of the corporation is TWENTY FIRST CENTURY MORTGAGE, INC.

ARTICLE TWO. PURPOSE

The corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE THREE. POWERS

The corporation shall have all of the powers enumerated in the Florida General Corporation Act.

ARTICLE FOUR. CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of voting common stock with a par value of \$ 1.00 per share.

ARTICLE FIVE. PRINCIPAL OFFICE

The su st address of the principal office of the corporation is 1800 Second St., Suite 755, Sarasota, Fl. 34236.

ARTICLE SIX. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1800 Second St., Suite 755, Sarasota, Fl. 34236, and the name of the initial registered agent of the corporation at that address is Robert W. Browning, Jr., Attorney.

ARTICLE SEVEN. DIRECTORS AND OFFICERS

This corporation shall have no Directors or Officers initially. The affairs of the corporation will be managed by the shareholders until such time as Directors are designated as provided by the Bylaws.

ARTICLE EIGHT. INCORPORATOR

The name and address of the Incorporator is:

Robert W. Browning, Jr., Attorney 1800 Second St., Suite 755 Sarasota, Fl. 34236

ARTICLE NINE. AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in the Articles of Incorporation, or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.

The undersigned Incorporator has executed these Articles of Incorporation this 15th day of December 1994.

ROBERT W. BROWNING, JR.

STATE OF FLORIDA COUNTY OF SARASOTA

The foregoing instrument was acknowledged before me this 15th day of December, 1994, by Robert W. Browning, Jr., who is personally known to me and who did not take an oath.

Notary Public

MARY ANN SASSIGNANI
MY COMMISSION # CC 386429
EXPIRES: Juna 23, 1998
Bonded Thru Notary Public Underwriters

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT FOR TWENTY FIRST CENTURY MORTGAGE, INC.

Having been named to accept service of process for the above stated corporation, at the place designated in the corporation's Articles of Incorporation, I hereby acknowledge and accept the appointment and agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete peri-rmance of my duties.

DATED: December 15, 1994

ROBERT W. BROWNING, JR.