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BMR FINANCIAL,  
P.O. BOX 740571  
ORANGE CITY, FL. 32774-0971  
904-775-9339

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
95 JAN 12 AM 10:50

January 5, 1995

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

Subject: New Corporation - BMR Financial, Inc.

Attached are an original and one copy articles of  
incorporation for the proposed corporation.

Also attached is a check for \$70.00 for filing fee and  
Designation of Registered Agent.

Sincerely,

*Nancy L. Boyce*

Nancy L. Boyce  
Registered Agent Designee

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ARTICLES OF INCORPORATION  
OF

BMR Financial, Inc.

The undersigned incorporators, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be BMR Financial, Inc. which shall also function under the fictitious name of Bank Mortgage Representatives.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be P.O. Box 740971, Orange City, Fl. 32774.

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 100.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is Nancy L. Boyce, 1731 Monastery Rd., Orange City, Fl. 32763.

ARTICLE V INCORPORATORS

The names and street addresses of the incorporators to these Articles of Incorporation are:

Nancy L. Boyce  
1731 Monastery Rd.  
Orange City, Fl. 32763

John C. Boyce  
1731 Monastery Rd.  
Orange City, Fl. 32763

ARTICLES OF INCORPORATION  
OF

BMR Financial, Inc.

ARTICLE VI PURPOSE


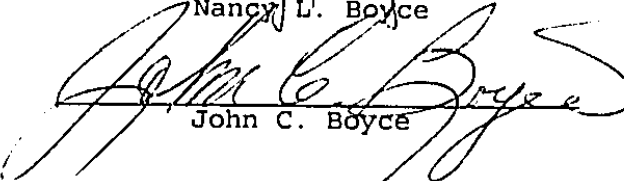
The purpose of this corporation is to function as a Mortgage Brokerage Business and perhaps, in the future, as a Correspondent Mortgage Lender licensed under the Mortgage Brokerage Act of the state of Florida.

The corporation will serve as representatives of Banks, other Financial institutions and individual investors to the public for the purpose of solicitation, origination and closing of mortgage loans.

As such the corporation has assumed the fictitious name, duly registered under the laws of the state of Florida, of Bank Mortgage Representatives.

The corporation shall be involved in other related financial and/or Real Estate related activities as deemed appropriate by the corporate officers.

The undersigned incorporators have executed these Articles of Incorporation this 5th day of January, 1995

  
Nancy L. Boyce  
  
John C. Boyce

BMR FINANCIAL, INC.  
P.O. BOX 740971  
ORANGE CITY, FL. 32774-0971  
904-775-9339

CERTIFICATE OF DESIGNATION  
REGISTERED AGENT

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered agent, in the State of Florida.

1. The name of the corporation is BMR Financial, Inc.
2. The name and address of the registered agent is:

Nancy L. Boyce  
1731 Monastery Rd.  
Orange City, Fl. 32763

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. IF FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATION OF MY POSITION AS REGISTERED AGENT.

*Nancy L. Boyce*

Nancy L. Boyce  
Registered Agent Designee