

P95000025978

Southeastern Financial Enterprises  
101 Southhall Lane, Suite 400  
Maitland, Florida 32751  
(407) 667-4731  
(407) 667-4732 (fax)

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

March 29, 1995

Attn: Ms. Agnes Bundick,  
Corporate Specialist

Re: **FILING ARTICLES OF INCORPORATION**

700001449997  
-04/06/95--01099--010  
\*\*\*\*122.50 \*\*\*\*122.50

Dear Ms. Bundick:

Enclosed, please find our articles of incorporation for Southeastern Financial Enterprises which should comply with the mandatory requires of the Corporate Statutes of Florida. Also, enclosed is a second original copy to be file stamped and returned to our above address.

Please find our check #1004 made payable to the "Florida Department of State" for \$122.50 for the incorporation fee as per our conversation over the telephone on Friday, March 24, 1995.

If there is any problem with the filing of our corporation, please call us collect to inform us of such at our telephone number listed above. Thank-you for your cooperation.

Sincerely Yours,

Robert L. Bolton  
Robert L. Bolton, Promoter

Enc.: ck #1004

95 APR -3 14 5 15  
FBI

4/3/95

ARTICLES OF INCORPORATION  
FOR  
SOUTHEASTERN FINANCIAL ENTERPRISES, INC.

FILED  
95 APR -3 AM 9:15

WE, THE UNDERSIGNED, natural persons of the age of twenty-one (21) years or more, acting as  
Incorporators of a Corporation, for profit, adopt the following Articles of Incorporation for such  
Corporation:

ARTICLE 1  
NAME

The Name of this Corporation is Southeastern Financial Enterprises, Inc.

ARTICLE 2  
DURATION

The duration of this Corporation is "perpetual."

ARTICLE 3  
PURPOSES

The Corporation shall have unlimited power to engage in and do any lawful act concerning any or all  
lawful business for which the Corporation may be organized under this act, including but not limited to:

(A) The purposes for which the Corporation is organized are to deal with private investor funds or  
monies as an intermediary or principal to provide funds for lending, purchasing, servicing, refinancing,  
reselling of real estate mortgages to other businesses, brokers, companies, bankers, investors, and firms,  
etc. This shall be accomplished through the association with other mortgage brokers, bankers, lenders,  
investors, but not limited thereto. Furthermore, the Corporation or any of its subsidiaries, companies,  
associations, agents, may provide any support services related to mortgage funding or mortgage servicing.

(B) To deal with real property: to sell, exchange, lease, license, mortgage, alter, improve or  
otherwise dispose of any real property upon such terms as shall be approved by the Board of Directors; to  
execute and deliver deeds, leases, licenses, mortgages, and other instruments relating thereto; to manage,  
deal in, control, sell (either for cash or part cash and part deferred payments), option, plat, subdivide,  
improve, repair, convey, exchange, license, lease (for any length of time either with or without option for  
renewal, and for any purpose, including but not limited to exploration for and removal of gas, oil, and  
other minerals), mortgage, pledge, partition, or otherwise dispose of any such real property at such time  
and on any terms and to create restrictions, easements and other servitudes.

(C) Entering into any lawful arrangement for sharing profits, union of interest, reciprocal  
association or cooperative association with any corporation, association, partnership, individual or other  
legal entity for the carrying on of any business.

(D) Entering into transactions for the purchase and sale of real and personal property and  
associated activities.

Page Two

(E) To engage in any activity or business permitted under the laws of the United States and of this State.

(F) Do each and everything necessary, suitable or proper for the accomplishment of any of the purposes or the attainment of any one or more of the subject areas herein enumerated, or which may at any time appear conducive to or expedient for the protection or benefit of this Corporation, and to do said acts as fully and to the same extent as natural persons might or could do, in any part of the World as principals, agents, partners, trustees, or otherwise, either alone or in conjunction with any other person, association or corporation.

(G) The foregoing clauses shall be construed both as purposes and powers and shall not be held to limit or restrict in any manner the general powers of the Corporation, or the enjoyment and exercise of these powers as conferred by the laws of the State of Florida. It is intended that the purposes and powers specified in each of the paragraphs of this Article 3 shall be regarded as independent purposes and powers.

ARTICLE 4  
STOCK

The aggregate number of shares that this Corporation shall have authority to issue is 1,000 shares of par value stock at \$150.00/share. Fully paid stock of this Corporation shall not be liable to any call and is non-assessable.

ARTICLE 5  
PREEMPTIVE RIGHTS

The registered holders of the shares of capital stock shall have preemptive rights to acquire shares issued subsequently by the corporation, which means that the following principles apply except to the extent provided otherwise:

(A) The shareholders have a preemptive right, granted on uniform terms and conditions prescribed by the unanimous consent of the board, to acquire proportional amounts of the corporations unissued shares upon the decision of the board to issue them.

(B) A shareholder may waive his preemptive right. A written waiver is irrevocable.

ARTICLE 6  
CAPITALIZATION

This Corporation will not commence business until consideration of a value of at least \$1,000.00 has been received for the issuance of the shares.

Page Three

ARTICLE 7  
INITIAL OFFICE AND AGENT

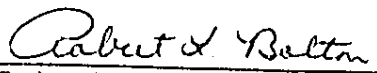
The address of this Corporation's initial registered office, and the name of its original registered agent at such address is:

Southeastern Financial Enterprises, Inc.  
101 Southhall Lane, Suite 400  
Maitland, Florida 32751

Registered Agent

Robert L. Bolton  
101 Southhall Lane, Suite 400  
Maitland, Florida 32751

I hereby accept the responsibility and duties of the registered agent.

  
Registered Agent

ARTICLE 8  
DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation is three (3). The names and addresses of persons who are to serve as Directors until the first annual meeting of stockholders, or until their successors are elected and qualify are:

Roy W. Reid  
530 East Central Blvd., #1801  
Orlando, Florida 32801

William H. Miller  
1025 Gould Place  
Oviedo, Florida 32746

Robert L. Bolton  
1564 Ensenada Drive  
Orlando, Florida 32825

Page Four

ARTICLE 9  
INCORPORATORS

The name and address of the Incorporators are:

Roy W. Reid  
530 East Central Blvd., #1801  
Orlando, Florida 32801

William H. Miller  
1025 Gould Place  
Orlando, Florida 32746

Robert L. Bolton  
1564 Ensenada Drive  
Orlando, Florida 32825

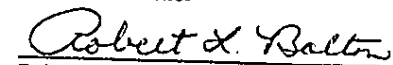
ARTICLE 10  
INDEMNIFICATION OF OFFICERS AND DIRECTORS

The Corporation shall indemnify any officer or director, or any former officer or director, to the fullest extent permitted by law.

DATED this 29<sup>th</sup> day of March, 1995.

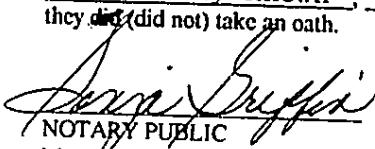
  
Roy W. Reid

  
William H. Miller

  
Robert L. Bolton

STATE OF FLORIDA )  
COUNTY OF ORANGE)

The foregoing instrument was acknowledged before me this 29 day of March, 1995, by Roy W. Reid, William H. Miller, and Robert L. Bolton, as incorporators of and on behalf of Southeastern Financial Enterprises, Inc., whose place of business and state of incorporation is located in the State of Florida. They are personally known to me or have produced the following types of identification, Personally Known, Personally Known, Personally Known, and they ~~did~~ (did not) take an oath.

  
NOTARY PUBLIC

My commission expires:

SONJA GRIFFIN  
Notary Public, State of Florida  
My com.m. expires Feb. 15, 1996  
No. CC 175885