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April 22, 1996

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

RE: Articles of Incorporation for SIMPLE MORTGAGE SOLUTIONS, INC.; Articles of Incorporation for DRIVING FORCE BROKERS, INC.

Dear Sirs,

Enclosed is a check for \$140.00 for the submittal of the Articles of Incorporation for SIMPLE MORTGAGE SOLUTIONS, INC. and DRIVING FORCE BROKERS, INC.

If any additional information is needed, please contact me at (941) 923-0964.

Thank you for your assistance in this matter.

Sincerely,

*Wendy L. Ward*

Daniel L. Prewett  
BY: Wendy L. Ward

Enclosures

FILED  
96 APR 25 PM 2:10  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

AL APR 30 1996

5757 Beneva Rd. So., Unit 4, Sarasota, Florida 34233  
Phone (813) 923-0964 FAX (813) 925-4875

2730 Stickney Point Rd., (Gateway Centre)  
4108 Bee Ridge Rd. (in Bee Ridge Plaza)

3054 17th St. (Pompano Plaza)  
1028 Colleton Drive (US41 and Myrtle St.)

ARTICLES OF INCORPORATION  
OF  
Driving Force Brokers, Inc.

The undersigned natural person(s), of the age of 21 or more, acting to form a corporation under the Chapter 602 of the Florida Corporate Code do hereby certify the following:

FIRST: The name of the corporation shall be Driving Force Brokers, Inc.

SECOND: The address of the initial registered office of the corporation is 5777 Beneva Road South, Sarasota FL 34233, County of Sarasota. The name of the registered agent located at said address is Daniel L. Prewett.

THIRD: The principal address of the corporation is:

Scott D. Bell, PO Box 19586, Sarasota FL 34276

FOURTH: The purpose for which this corporation is organized shall be to engage in the business of financial consulting services. The corporation may engage in any other transaction or business permitted under the laws of the United States and of this State.

FIFTH: The total authorized stock of this corporation is divided into 1000 shares of no par value.

SIXTH: The number of directors constituting the initial board of directors is one, and the name(s) and address(es) who will serve as directors until the first annual meeting of shareholders or until their successors are as follows:

Scott D. Bell  
PO Box 19586  
Sarasota FL 34276

SEVENTH: The duration of the corporation is perpetual.

EIGHTH: The name(s) and address(es) of the person who is to act as incorporator(s) are as follows:

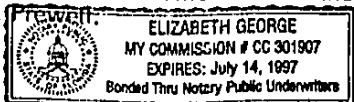
Daniel L. Prewett 5777 Beneva Road South, Sarasota FL 34233

We(I), the undersigned, being all the incorporators of the corporation identified above, declare that we have examined the foregoing this 22 day of April, 1996.

State of Florida

County of Sarasota

THE FOREGOING instrument was acknowledged and sworn to before me this 22 day of April, 1996 by Daniel L. Prewett.



*Elizabeth George*  
Notary Public

STATE OF FLORIDA DEPARTMENT OF STATE

The following is submitted, in compliance with Chapter 48.091, Florida Statutes:

I agree as Resident Agent to accept Service of Process; to keep an office open during prescribed hours, to post my name (and any other officers of said corporation authorized to accept service of process at the above Florida designated address) in some conspicuous place in the office as required by law.

*Daniel L. Prewett*  
Daniel L. Prewett, Registered Agent

FILED  
96 APR 25 PM 2:10  
CLERK OF CIRCUIT COURT  
SARASOTA COUNTY, FLORIDA