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GLEN C. ABBOTT

ATTORNEY AT LAW

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P.O. Box 2019
Crystal River, FL 34423-2019

July 10, 1996

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

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****122.50 ****122.50

Re: Giddens, Inc.

To Whom It May Concern:

Please file the enclosed Articles of Incorporation for Giddens, Inc.

We have enclosed our trust account check in the amount of \$122.50 for filing and other fees.

Please send a certified copy of the Articles of Incorporation to this office after filing.

Thank you.

Yours truly,


GLEN C. ABBOTT

GCA/ss
Enclosures

FILED
96 JUL 15 AM 8:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

7-18-96
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ARTICLES OF INCORPORATION
OF
GIDDENS, INC.

FILED
JUL 15 21 8:15
TALLAHASSEE
FLA.

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopt the following Articles of Incorporation for such corporation:

ARTICLE I - NAME AND ADDRESS OF CORPORATION

The name of the corporation is GIDDENS, INC. The Corporation shall be referred to in this instrument as "the Corporation"; these Articles of Incorporation as "Articles"; and the By-Laws of the corporation as "By-Laws".

The mailing address of the principal office of the corporation is 7836 W. Riverbend Road Crystal River, Florida 34428.

ARTICLE II - TERM OF EXISTENCE

The period of duration of the corporation is perpetual.

ARTICLE III - PURPOSE

The purposes for which the corporation is organized are mortgage servicing (inspections and property maintenance) and to conduct all lawful other activities that are not forbidden by the Florida corporation laws or by other laws, or by these Articles of Incorporation.

ARTICLE IV - AUTHORIZED SHARES

The aggregate number of shares that the corporation shall have the authority to issue is Seven Thousand Five Hundred (7,500) shares of common stock with \$1.00 par value per share. The sum of the par value of all shares of common stock of the corporation that have been issued shall be the stated capital of the Corporation at any particular time. The holders of the outstanding common stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property or in shares of the common stock of the Corporation. The shares of the Corporation are not to be divided into classes, and the Corporation is not authorized to issue shares in series.

ARTICLE V - INITIAL REGISTERED OFFICE & AGENT

The street address in Florida of the initial registered office of the corporation is 706 N. Suncoast Blvd. Crystal River, FL 34423, and the name of the initial registered agent at such address is ATTORNEY GLEN C. ABBOTT.

ARTICLE VI-DIRECTORS

The Board of Directors of the corporation shall consist of at least two (2) directors. The required number of directors may be either increased or decreased from time to time by an amendment of the by-laws of the corporation but shall never be less than one.

ARTICLE VII - INCORPORATORS

The name and address of the initial incorporators are as follows:

NAME	ADDRESS
JOE E. GIDDENS	9730 W. Woodhaven Lane Crystal River, FL 34429
SUSAN J. GIDDENS	9730 W. Woodhaven Lane Crystal River, FL 34429

ARTICLE VIII- SHAREHOLDERS' ACTIONS

A vote of more than two-thirds (2/3) of the shareholders of the corporation shall be required for any shareholder action.

ARTICLE IX - AMENDMENT OF ARTICLES OF INCORPORATION

The shareholders shall have the power to adopt, amend, alter, change or repeal the Articles of Incorporation when proposed and approved at a stockholders' meeting, with not less than a two-thirds vote of the common stock.

ARTICLE X -PREEMPTIVE RIGHTS

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the Directors, such shares of the stock of this corporation as may be issued for money, or any property or services from time to time in addition to that stock presently authorized and issued by the Corporation. The preemptive right of any holder is determined by a ratio of the authorized and issued shares of common stock held by the holder of all shares of common stock currently authorized and issued.

ARTICLE XI-CUMULATIVE VOTING

The shareholders of this corporation shall be allowed to vote their shares cumulatively so as to give one candidate as many votes as the number of directors to be elected multiplied by the number of his shares, to distribute them among as many candidates as he may wish. Notice must be given by any shareholder to the President or a Vice-President of said corporation not less than twenty-four hours prior to the time set for the holding of a shareholders' meeting for the election of directors that said shareholder intends to cumulate his votes at said election.

ARTICLE XII-MEETING BY CONFERENCE TELEPHONE

Members of the Board of Directors may participate in regular and annual meetings of the board of directors by means of conference telephone or similar communications equipment as provided by law, but special meetings of the Board of Directors must be attended in fact in person by each Director.

ARTICLE XIII-NON-RESIDENT DIRECTORS

Directors need not be residents of this state or country, but must be shareholders of this Corporation unless the Articles of Incorporation or Bylaws state otherwise.

ARTICLE XIV- DIRECTORS AUTHORITY TO FIX COMPENSATION

Directors shall have authority to fix the compensation of themselves and all officers and employees unless otherwise provided in these Articles or By-laws.

ARTICLE XV-INFORMAL ACTIONS OF DIRECTORS

If all the Directors severally or collectively consent in writing to any action taken or to be taken by the corporation, and the writings evidencing their consent are filed with the Secretary of the corporation, the action shall be as valid as though it had been authorized at a meeting of the Board of Directors.

ARTICLE XVI-REMOVAL OF DIRECTORS

At a meeting of shareholders called expressly for that purpose, any one director, or the entire board of directors, may be removed with or without cause, by a vote of the holders of 60 percent of the shares then entitled to vote at an election of

directors.

IN WITNESS WHEREOF, the undersigned has made and subscribed these Articles of Incorporation at Citrus County, Florida on the _____ day of _____ 1996.


JOE E. GIDDENS


SUSAN J. GIDDENS

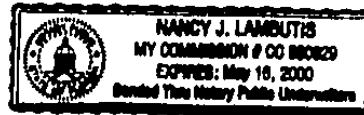
FILED
96 JUL 15 AM 8:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA:
COUNTY OF CITRUS:

The foregoing instrument was acknowledged before me this 9th day of July 1996 by JOE E. GIDDENS and SUSAN J. GIDDENS, who are personally known to me or who have produced Florida Driver's Licenses as identification and did not take an oath.

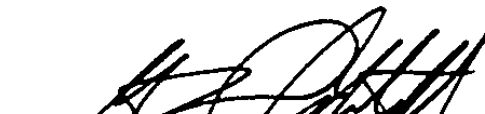

Notary Public Signature

My Commission Expires:



ACCEPTANCE OF REGISTERED AGENT

HAVING BEEN NAMED to accept service of process for GIDDENS, INC., I hereby accept the designation as Registered Agent for said Corporation and agree to act in this capacity.


ATTORNEY GLEN C. ABBOTT