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1201 HAYS STREET  
TAMPA, FL 33607  
01-22-96  
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**CSC networks**

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FEDERAL FINANCE SERVICE ACCOUNT NO. : 072100000032

REFERENCE : 078067 140670A

AUTHORIZATION : Patricia Piquito

COST LIMIT : \$ 70.00

ORDER DATE : September 6, 1996

ORDER TIME : 5:15 PM

ORDER NO. : 078067

CUSTOMER NO: 140670A

800001941998

CUSTOMER: Robert D. Heyde, Esq  
HAGGARD & HEYDE

2869 Jefferson Street

Marianna, FL 32446

DOMESTIC FILING

NAME: SIL'S HOME FINANCE, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Debbie Skipper

EXAMINER'S INITIALS:

9/9/96

RECEIVED  
SEP 9 1996  
10:15  
DIVISION OF CORPORATIONS

RECEIVED  
SEP 9 1996  
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DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION OF  
SIL'S HOME FINANCE, INC.

STATE  
RECORDS  
55 SEP 10 1110:15

I, the undersigned incorporator of this Corporation, hereby make, execute and acknowledge these Articles of Incorporation under the Florida General Corporation Act, for the purpose of forming a corporation under the laws of the State of Florida.

ARTICLE I

Name

The name of the Corporation, its principal office address and mailing address are:

- (a) Name: Sil's Home Finance, Inc..
- (b) Principal Office: 5416 Harvey Street, Panama City, Florida 32404
- (c) Mailing Address: 5416 Harvey Street, Panama City, Florida 32404

ARTICLE II

Duration and Commencement of Existence

The duration of the corporation is perpetual. The corporate existence of the corporation shall commence at the time of filing these Articles of Incorporation by the Department of State of the State of Florida.

ARTICLE III

Purpose and Powers

The corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of any jurisdiction in which the corporation may operate and under the Florida General Corporation Act. The corporation shall have all lawful powers necessary or appropriate to conduct such business including, but not limited to, all corporate powers which corporations may have under the Florida General Corporation Act.

ARTICLE IV

Authorized Shares

The aggregate number of shares which the Corporation shall have authority to issue is 1000 shares of common stock which shall have a par value of \$.01 per share.

The whole or any part of the authorized shares of the Corporation may be issued for a consideration payable in cash or other property, tangible or intangible, or in labor or services which shall have a value as determined from time to time by the board of directors of the Corporation but which shall not be less than the par value of the stock to be issued therefor, provided that such services shall have actually been performed for the benefit of the Corporation prior to the issuance of such stock.

ARTICLE V  
Registered Office and Agent

The street address of the Corporation's initial registered office shall be:

Haggard & Heyde  
2869 Jefferson Street  
Marianna, Florida 32446

The name of the Corporation's initial registered agent at such address shall be Robert D. Heyde.

ARTICLE VI  
Board of Directors

The number of directors constituting the initial board of directors is two (2). Thereafter, the number of directors shall be as provided in the bylaws.

ARTICLE VII  
Initial Board of Directors

The name and address of each person who is to serve as a member of the initial board of directors is:

Silven Zimmerman	5416 Harvey Street Panama City, FL 32404
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Beverly Zimmerman	5416 Harvey Street Panama City, FL 32404
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ARTICLE VIII  
Incorporators

The name and address of the incorporator is:

Robert D. Heyde  
Haggard & Heyde  
2869 Jefferson Street  
Marianna, Florida 32448

IN WITNESS WHEREOF, these Articles of Incorporation have been executed this

5th day of September, 1996.

RECEIVED  
FLORIDA STATE  
REGISTRATION  
96 SEP 11 AM 10:15


  
\_\_\_\_\_  
ROBERT D. HEYDE

Acceptance By Registered Agent

The undersigned hereby accepts the appointment as Registered Agent of Sil's Home Finance, Inc. and agrees to comply with the provisions of the laws of Florida, including Section 48.091, Florida Statutes, providing for the keeping open of the registered office for service of process.

The undersigned is familiar with, and accepts the obligations provided for in Section 607.325 Florida Statutes.

Dated: September 5, 1996.

  
\_\_\_\_\_  
ROBERT D. HEYDE  
Registered Agent