JOSEPH W. FARR

11510 Humber Place

Tampa, Florida 33617 813/988-4668

December 4,1996

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

Enclosed please find an original and one copy of the "Articles Of Incorporation" for a new proposed corporation to be called "Rehabbers Mortgage Company, Inc."

Also enclosed is my check for \$122.50 made out to the Florida Department Of State to cover the cost of incorporation.

Sincerely,

Joseph W. Farr

-12/06/96--01082--006 ****122.50 ****122.50

REHABBERS MORTGAGE COMPANY, INC.

FILED 96 DEC -6 PH 6: 12

ARTICLES OF INCORPORATION

BY THESE ARTICLES the incorporator forms a corporation under the Business Corporations Act:

- 1. NAME. The name of this corporation is REHABBERS MORTGAGE COMPANY, INC.
- 2. <u>PRINCIPAL OFFICE</u>. The address of the principal office of this corporation is 11510 Humber Place, Tampa, FL 33617-2401 and its mailing address is the same.
- 3. <u>CAPITAL STOCK</u>. This corporation is authorized to issue one class of common stock comprising 10,000 shares of common stock with a par value of \$1.00 and unlimited voting rights that are entitled to receive the net assets of the corporation on dissolution.
- 4. <u>REGISTERED AGENT</u>. The initial registered agent for the corporation is Joseph W. Farr and the initial registered office is located at 11510 Humber Place, Tampa, FL 33617-2401.
- 5. <u>INCORPORATOR</u>. The name and street address of the incorporator is Joseph W. Farr, 11510 Humber Place, Tampa, Florida 33617-2401.
 - 6. LIFE. Perpetual.

Dated on December 4, 1996

ACCEPTANCE OF REGISTERED AGENT

HAVING BEEN APPOINTED as registered agent for this corporation at the registered office designated in the foregoing articles of incorporation, the undersigned accepts the appointment. The undersigned is familiar with, and accepts, the obligations of registered agent for the corporation.

REHABBERS MORTGAGE COMPANY, INC.

Joseph W. Farr. As President