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ARTICLES OF CORRECTION FOR RUDD FINANCIAL INC.

Know all men by these presents, that the undersigned have come this day for the purpose of making a correction to the filing of the corporation of RUDD FINANCIAL INC.

The corporation was filed on December 10, with an effective date of January 1, 1997. This is incorrect.

The correct effective date should be December 10, 1996 the same as the filing date.

The name and address of the first Board of Directors, who, subject to the provisions of the Articles of Incorporation, the Bylaws of this Corporation, and the laws of Florida, shall hold office for the first year of the corporation existence, or until their successors art elected and qualified are as follows:

Lamar Rudd P. O. Box 38217 Tallahassee, Florida 32315 President

Lamar Rudd P O BOX 38217 Tallahassee Florida 32315 Secretary 96 DEC 12 AHII: 59
SECRETARY OF STATE

IN WITNESS WHERE OF, I Lamar Rudd being the President, Secretary, and Registered Agent herein above named, have hereunto set my hand and seal this 12 day of DECEMBER, 1996, A. D.

anielle J. mangrum

April S. Leenan

STATE OF FLORIDA COUNTY OF LEON

I HEREBY CERTIFY that on this day, before me and officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Lamar Rudd to me known to be the person described in who executed the foregoing instrument and he acknowledged before me that she executed the same.

WITNESS my hand and official seal in the County and State last aforesaid the $\frac{12^{12}}{12^{12}}$ day of DECEMBER, 1996.

PATRICK B. HILL
MY COMMISSION # CC 349354
EXPIRES: February 20, 1998
Bondied Thru Notary Public Undernettors

Notary Public

State of Florida at Large

My commission expires: 706, 20, 1998

(Seal)

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CR2E031(1/95)

Examiner's Initials

ENFRESSIVE DATE

ARTICLES OF INCORPORATION OF RUDD FINANCIAL INC.

96 DEC 10 AM 10: 58

Know all men by these presents, that the undersigned have come this day for the purpose of forming a corporation under the laws of the State of Florida, and to that end do hereby adopt Articles of Incorporation, as follows:

ARTICLE T

The name of the proposed corporation is: RUDD FINANCIAL INC.

ARTICLE II

The general nature of the business to be transacted by the Corporation shall be:

- 1. To conduct business as a mortgage lender.
- To acquire by purchase, lease or otherwise, lands, and buildings and to own and hold same for the use of the Corporation.
- 3. To contract, to own, to buy and to sell or lease real or personal properties.
- 4. To purchase and hold stock in corporate assets in other corporations and engage in the same or other character of business.
- 5. Enter into, make, perform, and carry out contracts and agreements of every kind, and for any lawful purpose, without corporation, and to transact any further and other business necessarily connected with the purpose of this corporation, or calculated to facilitate the same.
- 6. To carry on any and all of its operations and businesses, and to promote its objects within the State of Florida or elsewhere, without restriction as to place or amount, and to have, use, exercise and enjoy all of the general powers of like corporations.
- 7. To do any or all of the things herein set forth to the same extent as natural persons might or could do, and in any part of the world as principals, agents, contractors, of otherwise, alone, or in company with others, and to do and perform all such other things and act that may be necessary, profitable, or expedient in carrying on any of the business or acts above named.

ARTICLE III

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is one hundred (10) shares at no par value each.

Authorized Capital stock may be paid for in cash, or in services of property, in which case, just value shall be fixed by the Board of Directors of this Corporation at any regular or special meeting.

ARTICLE IV

The classification of shares of stock shall be as follows:

Common - 100 shares - no par value

ARTICLE V

The amount of capital with which the corporation will begin business is one hundred dollars (\$100.00) .

ARTICLE VI

The corporation shall have perpetual existence.

ARTICLE VII

The street address of the corporation's initial registered office is 2320 North Monroe St, Tallahassee, Fl 32303 and the name of its initial registered agent is Lamar Rudd. The principal place of business is the same as the registered office.

ARTICLE VII

The number of directors of the Corporation shall be as provided in the By-Laws, but shall not be less than one (1) in number, nor more than five (5), and shall be three (3) in number until otherwise fixed or changed by the By-Laws.

ARTICLE VIII

The name and address of the first Board of Directors, who, subject to the provisions of the Articles of Incorporation, the Bylaws of this Corporation, and the laws of Florida, shall hold office for the first year of the corporation existence, or until their successors art elected and qualified are as follows:

Lamar Rudd P. O. Box 38217 Tallahassee, Florida 32315 President

Lamar Rudd P O BOX 38217 Tallahassee Florida 32315 Secretary

ARTICLE IX

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, posed by them to the stockholders and approved at a stockholders meeting by a majority of the stock entitled to vote therein, unless all the Directors and all the Stockholders sign a written statement manifesting their intention that a certain amendment to the Articles of Incorporation be made.

IN WITNESS WHERE OF, I Lamar Rudd being the incorporator herein above named, have hereunto set my hand and seal this day of DECEMBER 1996, A. D.

Lamar Rudd

Witnesses

I Lamar Rudd am familar with and accept duties and responsibilities as a registered agent.

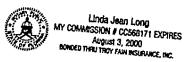
STATE OF FLORIDA

COUNTY OF LEON

I HEREBY CERTIFY that on this day, before me and officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Raymond LAMAR Rudd to me known to be the person described in who executed the foregoing instrument and he acknowledged before me that she executed the same.

WITNESS my hand and official seal in the County and State last aforesaid the 9% day of January, 1992.

State of Florida at Large My commission expires:



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ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF RUDD FINANCIAL INC.

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

First: Amendment adopted:

Article 1 is being amended to change the name of the Corporation from

RUDD FINANCIAL INC. to LAMAR RUDD AGENCY, INC.

Second: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

Third: The date of each amendment adoption is June 2, 1997

Fourth: The adoption of Amendments was approved by the shareholders. The number of votes cast for amendment was sufficient for approval

Signed this 2nd day of the 1997

Signature

Lamar Rudd President