P9600100290

December 5, 1996

Secretary of State Division of Corporations P. O. Box 6327 Tallahassee, Florida 32314 800002024498--7 -12/10/96--01074--017 ****122.50 ****122.50

Re: SOUTHERN STYLES MORTGAGE CORP.

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the costs of filing fees, certified copy of Articles of Incorporation, and fee for Registered Agent Designation for the above named corporation.

Sincerely,

Thomas Gerlach 3535 Fairway Forest Drive Palm Harbor, FL 34685 EFFECTIVE DATE

PMP 1196

96 DEC -9 AH IO: 58
SECRETARY OF STATE

ARTICLES OF INCORPORATION
OF
SOUTHERN STYLES MORTGAGE CORP.

FILED

96 DEC -9 AH 10:58

The undersigned subscriber to the Articles of Inchromation STATE a natural person competent to contract, hereby forms a for profit OR/DA corporation under the laws of the State of Florida.

ARTICLE ONE

NAME

The name of the Corporation is:

EFFECTIVE DATE
12-5-96

SOUTHERN STYLES MORTGAGE CORP.

ARTICLE TWO

DURATION

This corporation shall have perpetual existence, commencing on December 5, 1996.

ARTICLE THREE

PURPOSE AND POWERS

This corporation is organized for the following purposes and shall have all the rights and powers now or hereafter conferred on corporations by the laws of the State of Florida:

- (a) To engage in any lawful activity, including, but not limited to buying, selling, originating, and servicing mortgage loans.
- (b) To own property, enter into contracts, and to carry on any business necessary or incidental to the accomplishment or furtherance of the purpose or objects of this corporation.

ARTICLE FOUR

CAPITAL STOCK

This corporation is authorized to issue 100,000 shares of \$1.00 par value common stock.

ARTICLE FIVE

REGISTERED OFFICE

The street address of the initial registered office of this corporation is 3535 Fairway Forest Drive, Palm Harbor, FL 34685.

This address is the initial principal office address and the initial mailing address of the corporation.

ARTICLE SIX

REGISTERED AGENT

The name and street address of the initial registered agent of this corporation is Thomas Gerlach, 3535 Fairway Forest Drive, Palm Harbor, Florida 34685.

ARTICLE SEVEN

DIRECTORS

This corporation shall have one (1) director initially. The number of directors may either be increased or diminished from time to time by the by-laws but shall never be less than one. The name and address of the initial director of this corporation is:

Thomas Gerlach 3535 Fairway Forest Drive Palm Harbor, FL 34685

ARTICLE EIGHT

INCORPORATOR

The name and address of the person signing these articles is:
Thomas Gerlach, 3535 Fairway Forest Drive, Palm Harbor, FL.
34685.

IN WITNESS WHEREOF the undersigned has executed these
Articles of Incorporation on,, 1996.
Thomas Gerlach
STATE OF FLORIDA COUNTY OF
I HEREBY CERTIFY that before me, the undersigned officer, personally appeared Thomas Gerlach, who provided the following identification:
WITNESS my hand and official seal this # day of
MINECA ASSICUTAND COMMON TO ASSIST 200 COM
ACCEPTANCE OF REGISTERED AGENT

I HEREBY AGREE to act in the capacity of Registered Agent and agree to comply with the provision of F.S. 48.091 relative to keeping my office open for the acceptance of service.

Thomas Gerlach