

**CORPORATE
ACCESS,
INC.**

1116-D Thomasville Road . Mount Vernon Square . Tallahassee, Florida 32303

P.O. Box 37066 (32315-7066) ~ (904) 222-2666 or (800) 969-1666 . Fax (904) 222-1666

WALK IN

PICK UP

3/18/97

CUS

CERTIFIED COPY

PHOTO COPY

FILING

Profit

RECEIVED
MAR 18 1997
FILING

1.) Affordable Walls Mortgage Corp.
(CORPORATE NAME & DOCUMENT #)

400000211 10004 --G
03/18/97 0113 005
444122.50 444122.50

2.)
(CORPORATE NAME & DOCUMENT #)

3.)
(CORPORATE NAME & DOCUMENT #)

4.)
(CORPORATE NAME & DOCUMENT #)

5.)
(CORPORATE NAME & DOCUMENT #)

6.)
(CORPORATE NAME & DOCUMENT #)

7.)
(CORPORATE NAME & DOCUMENT #)

8.)
(CORPORATE NAME & DOCUMENT #)

9.)
(CORPORATE NAME & DOCUMENT #)

10.)
(CORPORATE NAME & DOCUMENT #)

SPECIAL INSTRUCTIONS

RECEIVED
97 MAR 18 PM 12:09
DIVISION OF CORPORATION

"When you need ACCESS to the world"
CALL THE FILING AND RETRIEVAL AGENCY DEDICATED TO SERVING YOU!

D. BROWN MAR 18 1997

**ARTICLES OF INCORPORATION
OF
AFFORDABLE WALLS MORTGAGE CORPORATION**

FILED
SECRETARY OF STATE
DIVISION
97 MAR 18 PM 3:06

The undersigned incorporators hereby associate themselves together to form a corporation under Chapter 607, Florida Statutes.

**ARTICLE I
NAME**

The name of the corporation is AFFORDABLE WALLS MORTGAGE CORPORATION, and its principal place of business is TimberWolfe Place, 450 Highway 50 East, Suite 3, Clermont, FL 34711.

**ARTICLE II
GENERAL PURPOSE**

The general purpose or purposes for which the corporation is organized is to engage in the business of mortgage brokering and any or all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes.

**ARTICLE III
CAPITAL STOCK**

The aggregate number of shares of stock which the corporation shall have the authority to issue is 100 shares of common stock having a par value of \$1.00 per share.

**ARTICLE IV
TERM OF EXISTENCE**

This corporation shall begin its existence on the day these Articles of Incorporation are filed by the Secretary of State of the State of Florida, and shall exist perpetually.

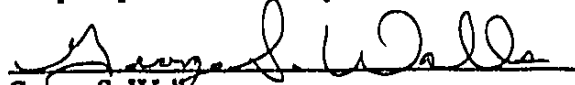
**ARTICLE V
ADDRESS OF INITIAL REGISTERED OFFICE AND
NAME OF INITIAL REGISTERED AGENT**

The initial registered office of this corporation and the name of its initial registered agent at such address are:

George S. Walls
TimberWolfe Place
450 Highway 50 East, Suite 3
Clermont, FL 34711

ACKNOWLEDGMENT:

Having been named to accept service of process for the above-stated corporation at the place designated in these Articles of Incorporation, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.


George S. Walls
RESIDENT AGENT

ON FILED
MAR 18 PM 3:04
SECRETARY OF STATE

ARTICLE VI OFFICERS

The name and post office address of each of the officers of the corporation are:

PRESIDENT:	Colleen R. Walls 10721 Porter Trail Clermont, FL 34711
VICE PRESIDENT:	George S. Walls 10721 Porter Trail Clermont, FL 34711
SECRETARY:	Mildred T. Burns 14345 Vista del Lago Blvd. Winter Garden, FL 34787
TREASURER:	Herbert W. Burns 14345 Vista del Lago Blvd. Winter Garden, FL 34787

ARTICLE VII INCORPORATORS

The name and address of each of the incorporators and the number of shares of stock which each shall take are:

Colleen R. Walls	10721 Porter Trail, Clermont, Fl 34711	71.5 shares
George S. Walls	10721 Porter Trail, Clermont, Fl 34711	9.5 shares
Mildred T. Burns	14345 Vista del Lago Blvd. , Winter Garden, FL 34787	9.5 shares
Herbert W. Burns	14345 Vista del Lago Blvd. , Winter Garden, FL 34787	9.5 shares

**ARTICLE VIII
AMENDMENT**

The Articles of Incorporation may be amended in the manner provided by law.

**ARTICLE IX
BYLAWS**

The power to adopt amend or repeal the Bylaws shall be reserved to the Shareholders of this corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 17th day of March, 1997.

Colleen R. Walls
Incorporator, Colleen R. Walls

George S. Walls
Incorporator, George S. Walls

Mildred T. Burns
Incorporator, Mildred T. Burns

Herbert W. Burns
Incorporator, Herbert W. Burns

STATE OF FLORIDA
COUNTY OF LAKE

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County aforesaid to take acknowledgments , personally appeared Colleen R. Walls; DL # W420-116-60-903-1 George S. Walls; DL # W420-317-57-006-0 Mildred T. Burns; DL # B3652-618-34-831-0 and Herbert W. Burns; DL # B3652-335-32-296-0 produced the above drivers licenses as identification; who acknowledged they executed the foregoing Articles of Incorporation.

Joyce Reid Rosich
NOTARY PUBLIC

