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Of Counsel

PLEASE REPLY TO:
POST OFFICE DRAWER 2366
WINTER PARK, FLORIDA 32790-2366
FACSIMILE (407) 740-0310

April 3, 1997

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

EFFECTIVE DATE
4-3-97

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-04/07/97--01037--013
****122.50 ****122.50

Re: Articles of Incorporation of Mutual Realty and Mortgage Company, Inc.

Gentlemen:

Enclosed is the original and a copy of the Articles of Incorporation of Mutual Realty and Mortgage Company, Inc., together with a check for \$122.50 to cover the filing fee, fee for designation of registered agent and certified copy fee.

Because the corporation's existence commences on the date of execution of the Articles, please see that the Articles are filed within five working days from date of letter.

Once the Articles of Incorporation have been filed, please return the certified copy to this office.

Sincerely yours,



WILLIAM P. WEATHERFORD, JR.

WPWjr:dad
Enclosures
cc: Andrew G. Toxey
E:\GSS\SEC\TOXEY\ART-INC.LTR

APR 8 1997

EFFECTIVE DATE
4-3-97

FILED
67 APR -7 PM 1:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
MUTUAL REALTY AND MORTGAGE COMPANY, INC.

The undersigned, acting as incorporator of this Corporation pursuant to Chapter 607 of the Florida Statutes, hereby forms a corporation for profit under the laws of the State of Florida and adopts the following Articles of Incorporation for such Corporation:

ARTICLE I - NAME OF CORPORATION

The name of this Corporation shall be MUTUAL REALTY AND MORTGAGE COMPANY, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal office of this Corporation shall be located at 529 Burnt Tree Lane, Apopka, Florida 32712.

ARTICLE III - DATE OF EXISTENCE

This Corporation shall exist perpetually, commencing on the date of execution of these Articles of Incorporation.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares of capital stock that this Corporation is authorized to issue and have outstanding at any one time is one thousand (1,000) shares of common stock having a par value of One Dollar (\$1.00) per share.

ARTICLE V - INITIAL REGISTERED OFFICE
AND REGISTERED AGENT

The initial street address of the registered office of this Corporation in the State of Florida shall be 1031 West Morse Blvd., Suite 105, Winter Park, Florida 32789. The Board of Directors may from time to time move the registered office to any other address in Florida. The name of the initial registered agent of this Corporation at that address is Gary S. Salzman. The Board of Directors may from time to time designate a new registered agent.

ARTICLE VI - INCORPORATOR

The name and address of the Incorporator of this Corporation is:

<u>Name</u>	<u>Address</u>
Andrew G. Toxey	529 Burnt Tree Lane Apopka, Florida 32712

ARTICLE VII - INITIAL BOARD OF DIRECTORS

- A. The initial number of directors of this Corporation shall be two (2).
- B. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of this Corporation, but shall never be less than one (1).
- C. The name and address of the initial member of the Board of Directors, who shall hold office for the first year of existence of this Corporation or until his successor is elected or appointed and has qualified, is:

<u>Name</u>	<u>Address</u>
Andrew G. Toxey	529 Burnt Tree Lane Apopka, Florida 32712
Stacey M. Toxey	529 Burnt Tree Lane Apopka, Florida 32712

ARTICLE VIII - INDEMNIFICATION

This Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned Incorporator has made and subscribed these Articles of Incorporation at Winter Park, Florida, this 3d day of April, 1997.



ANDREW G. TOXEY

Having been named as registered agent for the above mentioned Corporation, at the place designated in the foregoing Articles of Incorporation, I hereby accept such designation and agree to act in such capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties as registered agent. I am familiar with, and accept the duties and obligations of, Section 607.0505 of the Florida Statutes.

Signature: 

Gary S. Salzman, Esq.

Date: 4/3/97

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FILED

97 APR -7 PM 1:04

SECRETARY OF STATE
TALLAHASSEE, FLORIDA