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ACCOUNT NO. : 072100000032

REFERENCE : 347200 80981A

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE : April 29, 1997

ORDER TIME : 9:59 AM

ORDER NO. : 347200-005

CUSTOMER NO: 80981A

CUSTOMER: John Paul Parks, Esq
WENDEL CHRITTON & PARKS

5300 S. Florida Avenue

Lakeland, FL 33813

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-04/29/97--01075--025
****122.50 ****122.50

DOMESTIC FILING

NAME: PINNACLE MORTGAGE GROUP, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
____ CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
____ PLAIN STAMPED COPY
____ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Todd Sterzoy

EXAMINER'S INITIALS:

TALLAHASSEE, FLORIDA
APR 29 PM 1:21
FILE

APR 29 1997

RECEIVED
197 APR 29 PM 10:48

ARTICLES OF INCORPORATION
OF
PINNACLE MORTGAGE GROUP, INC.

FILED
97 APR 29 PM 1:21
TALLAHASSEE, FLORIDA

The undersigned incorporators, for the purpose of forming a corporation under Chapter 607, Florida Statutes, hereby adopt the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be PINNACLE MORTGAGE GROUP, INC.

ARTICLE II

The street address of the principal office of the corporation is 1851 Westminster Court, Lakeland, Florida 33809, and the mailing address of the corporation is 1851 Westminster Court, Lakeland, Florida 33809.

ARTICLE III

The number of shares which the corporation is authorized to issue is 1,000 shares having a par value of \$0.01 each.

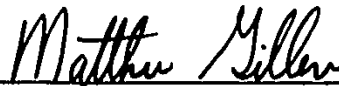
ARTICLE IV

The street address of the corporation's initial registered office is c/o Wendel, Chritton & Parks, Chartered, 5300 South Florida Avenue, Lakeland, Florida 33813, and the name of its initial registered agent at that address is John Paul Parks.

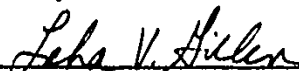
ARTICLE V

The name and address of the incorporators of the corporation are Matthew Gillen, of 1851 Westminster Court, Lakeland, Florida 33809, and Leha V. Gillen, of 1851 Westminster Court, Lakeland, Florida 33809.

The undersigned incorporators have executed these Articles of Incorporation this 23 day of April, A.D. 1997.



MATTHEW GILLEN
Incorporator



LEHA V. GILLEN
Incorporator

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

I, JOHN PAUL PARKS, having been named to serve as Registered Agent for PINNACLE MORTGAGE GROUP, INC., do hereby accept such office and agree to conduct myself therein according to law. I am familiar with, and accept the obligations of such office.

DATED this 28th day of April, A.D. 1997.


John Paul Parks

780000/y

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA