

LAW OFFICES OF
BATEH & CLARK

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May 20, 1997

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Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

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****122.50 ****122.50

Re: VETERANS MORTGAGE SERVICE, INC.

Dear Sir or Madam:

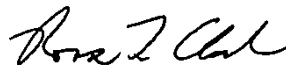
I am enclosing herewith an original and a copy of the Articles of Incorporation for the above-named corporation and a check in the amount of \$122.50 which represents the following fees:

1. Filing Fee \$35.00
2. Certified Copy \$52.50
3. Registered Agent Fee \$35.00

Please file the original of the enclosed Articles of Incorporation and return a certified copy to the undersigned.

Your prompt attention to this matter is greatly appreciated. If you have any questions please contact my office.

Very truly yours,



Ross T. Clark

Encls.
RTC/dbm

97 MAY 27 AM 8:18

RP
5-30-97

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION

97 MAY 27 AM 8:18

OF

VETERANS MORTGAGE SERVICE, INC.

The undersigned, acting as incorporator of a corporation under the Florida Business Corporation Act, adopt the following Articles of Incorporation for such corporation.

ARTICLE I. NAME

The name of the corporation is VETERANS MORTGAGE SERVICE, INC.

ARTICLE II. COMMENCEMENT OF EXISTENCE

The existence of the corporation will commence on the date of filing of these Articles of Incorporation.

ARTICLE III. PURPOSE

This corporation may engage in any activity or business permitted under the laws of the United States and Florida.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having par value of \$1.00 per share.

ARTICLE V. INITIAL REGISTERED OFFICE AGENT AND PRINCIPAL OFFICE

The street address of the initial registered office of the corporation is 14444 Beach Boulevard, Suite #18-338, Jacksonville, Florida 32250, and the name of the initial registered agent at that address is William E. Barnett, Jr. The address of the principal office of the corporation is 14444 Beach Boulevard, Suite #18-338, Jacksonville, Florida, 32250.

ARTICLE VI. INITIAL BOARD OF DIRECTORS

This corporation shall have one director initially. The number of directors may be either increased or diminished from time to time, as provided by the By-Laws. The named and street address of the initial director is:

William E. Barnett, Jr.
14444 Beach Boulevard
Suite #18-338
Jacksonville, Florida 32250

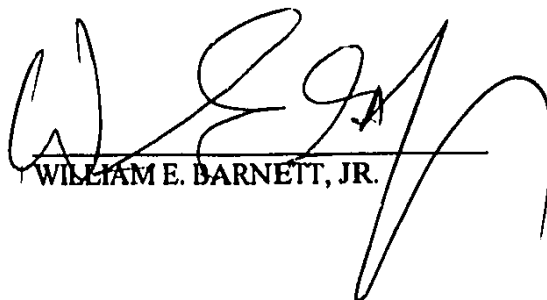
ARTICLE VII. INCORPORATOR

The name and street address of the incorporator signing these Articles of Incorporation is: William E. Barnett, Jr., 14444 Beach Boulevard, Suite 18-338, Jacksonville, Florida 32250. The incorporator of the corporation assigns to this corporation his rights under the pertinent provisions of the Florida Statutes to constitute a corporation, and he assigns to those persons designated by the Board of Directors any rights they may have as incorporators to acquire any of the capital stock of this corporation, this assignment becoming effective on the date corporate existence begins.

ARTICLE VIII. AMENDMENTS

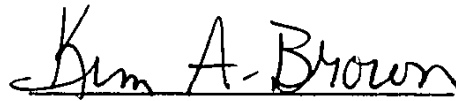
This corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon a shareholder is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 2 day of May, 1997.

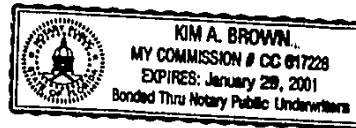

WILLIAM E. BARNETT, JR.

Before me, the undersigned authority, personally appeared WILLIAM E. BARNETT, JR., to me known to be the person who executed the foregoing Articles of Incorporation, and who is personally known to me and acknowledged to and before me that he executed such instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 22 day of May, 1997.


Notary Public, State of Florida

My Commission Expires:



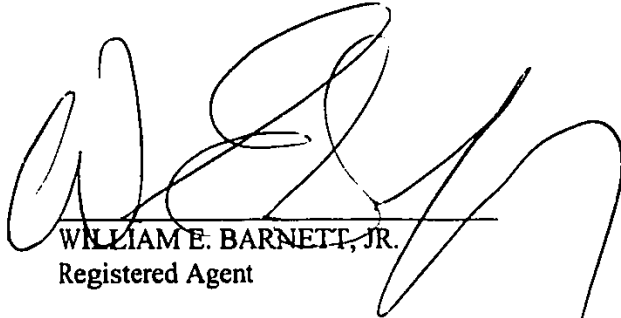
ACCEPTANCE OF DESIGNATION

Pursuant to Section 48.901, Florida Statutes, the following is submitted:

1. That VETERANS MORTGAGE SERVICE, INC., is desiring to organize under the laws of the State of Florida with its initial registered office as indicated in the Articles of Incorporation at Jacksonville, Duval County, Florida, and has named William E. Barnett, Jr., 14444 Beach Boulevard, Suite #18-338, Jacksonville, Florida, 32250, as its agent to accept service of process within this State.

2. Having been named to accept service of process for the corporation named above, at the place designated in this Certificate, the undersigned agrees to act in that capacity and comply with the provisions of the Florida Business Corporation Act relative to keeping open the registered office.

Dated this 22 day of May, 1997.



WILLIAM E. BARNETT, JR.
Registered Agent

FILED
CLERK OF DISTRICT COURT
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