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THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 498241 10270A

AUTHORIZATION :

Patricia Pyzdek

COST LIMIT : \$ 122.50

ORDER DATE : August 15, 1997

ORDER TIME : 9:52 AM

ORDER NO. : 498241-005

CUSTOMER NO: 10270A

300002268303--8

CUSTOMER: Thomas F. Cox, Esq
COX & CHADWICK

248 First Avenue, North

St. Petersburg, FL 33701

DOMESTIC FILING

NAME: VICKERS MORTGAGE AND FINANCIAL
SERVICES, 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: Andrew Cumper

EXAMINER'S INITIALS:

FILED
97 AUG 15 PM 12:23
TALLAHASSEE, FLORIDA

RECEIVED
97 AUG 15 AM 11:25
DIVISION OF CORPORATIONS

SN AUG 15 1997

ARTICLES OF INCORPORATION

OF

VICKERS MORTGAGE AND FINANCIAL SERVICES, INC.

FILED
97 AUG 15 PM 12:23

TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I NAME

The name of the corporation shall be VICKERS MORTGAGE AND FINANCIAL SERVICES, INC..

ARTICLE II NATURE OF BUSINESS

This corporation may engage in or transact any and all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, county, territory or nation.

ARTICLE III CAPITAL STOCK

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

ARTICLE IV ADDRESS

The street address of the initial registered office of the corporation shall be 15649 Eastbourn Drive, Odessa, Florida 33556, and the name of the initial Registered Agent for the corporation at that address is RICHARD NEIL VICKERS, JR.

ARTICLE V SPECIAL PROVISIONS

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as may be necessary shall be deemed to have been taken by the appropriate officers to accomplish this compliance.

ARTICLE VI TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE VII LIMITATION OF LIABILITY

Each director, stockholder and officer, in consideration for his services, shall, in the absence of fraud, be indemnified, whether then in office or not, for the reasonable cost and expenses incurred by him in connection with the defense of, or for advice concerning any claim asserted or proceeding brought against him by reason of his being or having been a director, stockholder or officer of the corporation or of any subsidiary of the corporation, whether or not wholly owned, to the maximum extent permitted by law. The foregoing right of indemnification shall be inclusive of any other rights to which any director, stockholder or officer may be entitled as a matter of law.

ARTICLE VIII SELF DEALING

No contract or other transaction between the corporation and other corporations, in the absence of fraud, shall be affected or invalidated by the fact that any one or more of the directors of the corporation is or are interested in a contract or transaction, or are directors or officers of any other corporation, and any director or directors, individually or jointly, may be a party or parties to, or may be interested in such contract, act or transaction, or in any way connected with such person or person's firm or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from this contracting with the corporation for the benefit of himself or any firm, association or corporation in which he may be in any way interested. Any director of the corporation may vote upon any transaction with the corporation without regard to the fact that he is also a director of such subsidiary or corporation.

This corporation shall have a minimum of one director. The initial Board of Directors shall consist of:

RICHARD NEIL VICKERS, JR.

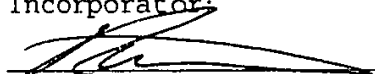
ARTICLE X INCORPORATOR

The name and address of the incorporator is:

RICHARD NEIL VICKERS, JR.
15649 Eastbourn Drive
Odessa, Florida 33556

IN WITNESS WHEREOF, the undersigned has hereunto set his hand
and seal on this 12 day of August, 1997.

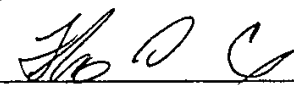
Incorporator:


Richard Neil Vickers, Jr.

STATE OF FLORIDA

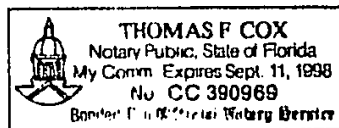
COUNTY OF PINELLAS

The foregoing instrument was executed and acknowledged before
me this 12 day of August, 1997, by RICHARD NEIL VICKERS, JR.


Notary Public

(SEAL)

State of Florida
My Commission Expires:



DESIGNATION OF AND ACCEPTANCE
BY REGISTERED AGENT

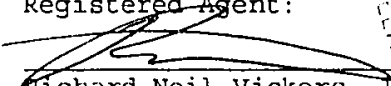
The following is submitted in compliance with the laws of the State of Florida.

VICKERS MORTGAGE AND FINANCIAL SERVICES, INC., a corporation organizing under the laws of the State of Florida, with its principal office located at 15649 Eastbourn Drive, Odessa, Florida 33556, has named RICHARD NEIL VICKERS, JR. whose address is same, as its Agent to accept service of process within this State.

ACCEPTANCE:

I agree as Registered Agent to accept service of process; to keep the office open during prescribed hours; to post my name² (and any other officers of said corporation authorized to accept service of process at the above designated address) in some conspicuous place in the office as required by law.

Registered Agent:

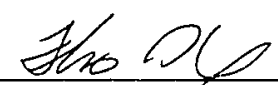

Richard Neil Vickers, Jr.

STATE OF FLORIDA

COUNTY OF PINELLAS

BEFORE ME, the undersigned authority, this day personally appeared RICHARD NEIL VICKERS, JR., who, after being duly sworn, deposes and says that the facts and matters contained above are true and correct, and that he has executed the same for the purposes expressed herein.

WITNESS my hand and official seal this 12 day of August, 1997.


Notary Public

(SEAL)

State of Florida
My Commission Expires:

