

P97000095024

CAPITAL FINANCE OF SOUTH FLORIDA, INC.
5100 NORTH TAMiami TRAIL, SUITE 105
NAPLES, FLORIDA 34103

Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32301

100002338551--0
-11/05/97--01034--022
****122.50 ****122.50

Re: Filing of Articles of Incorporation for CAPITAL FINANCE OF
SOUTH FLORIDA, INC.

Dear Sirs: _____

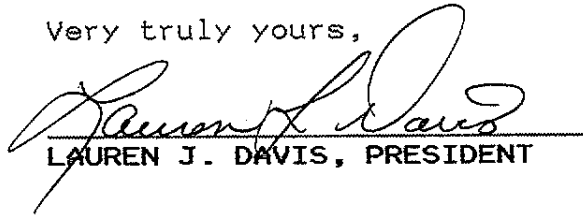
I enclose the original of the Articles of Incorporation for
CAPITAL FINANCE OF SOUTH FLORIDA, INC. Further enclosed is my
check in the amount of \$122.50 payable to the Florida Department
of State. _____

Please file the original of the Articles and return your
receipt and Certified Copy.

If you have any further questions or require additional
information, please do not hesitate to contact me.

Thank you for your assistance in this matter.

Very truly yours,


LAUREN J. DAVIS, PRESIDENT

LD/cl

Enclosures _____

Fees as follow: _____

Certified Copy _____

Filing Fee for Articles _____

Registered Agent _____

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 NOV -5 PM 3:32

16/5/97

EFFECTIVE DATE

11/01/97

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 NOV -5 PM 3:32

CAPITAL FINANCE OF SOUTH FLORIDA, INC.
5100 NORTH TAMIAMI TRAIL, SUITE 105
NAPLES, FLORIDA 34103

The undersigned, for the purposes of forming a Corporation under Section 607.164 of the Florida General Corporation Act, do hereby certify as follows:

ARTICLE I
Corporate Name and Address

The name of the corporation is **CAPITAL FINANCE OF SOUTH FLORIDA, INC.** and the street address of the Corporation is:

**5100 NORTH TAMIAMI TRAIL, SUITE 105
NAPLES, FLORIDA 34103**

ARTICLE II
Corporate Purposes

The Corporation is organized to function as **licensed mortgage brokerage business** and any related business services and to otherwise engage in any activity or business permitted under the laws of the United States of America and in the state of Florida.

ARTICLE III
Authorized Stock

The aggregate number of shares of the Corporation shall be 50,000, of which 1,000 are to be issued as voting common stock with a par value of \$1.00.

ARTICLE IV
Registered Office and Registered Agent

The street address of the initial registered office of the Corporation in the state of Florida shall be:

**5100 NORTH TAMIAMI TRAIL, SUITE 105
NAPLES, FLORIDA 34103**

The name of the initial registered agent of the corporation at the registered office shall be: **LAUREN J. DAVIS**

ARTICLE V
Initial Board of Directors

The initial board of Directors of the Corporation shall be comprised of one person. The name and address of the initial Directors are as follows:

<u>NAME</u>	<u>ADDRESS</u>
LAUREN J. DAVIS	104 - B BOBOLINK DRIVE NAPLES, FLORIDA 34105

ARTICLE VI
Incorporator

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

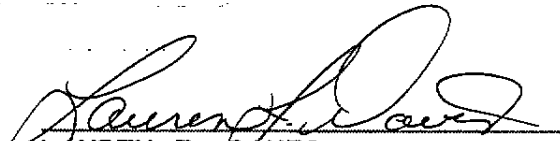
LAUREN J. DAVIS
104 - B BOBOLINK DRIVE
NAPLES, FLORIDA 34105

ARTICLE VII
Commencement of Existence

The Corporation shall be deemed to commence on the 1ST day of NOVEMBER, 1997.

ARTICLE VIII
Duration

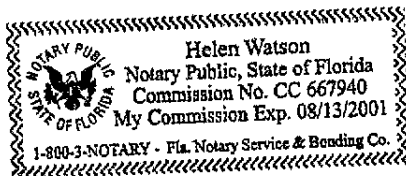
The term of existence of the Corporation is perpetual.
IN WITNESS WHEREOF, the undersigned, as Incorporator has
executed the foregoing Articles of Incorporation this 1ST
day of NOVEMBER, 1997.


LAUREN J. DAVIS
Incorporator

STATE OF FLORIDA

COUNTY OF COLLIER

Before me personally appeared, LAUREN J. DAVIS, personally
known to be the person described as Incorporator and who
executed the foregoing Articles of Incorporation and
acknowledged before me that she subscribed to these Articles of
Incorporation this 1ST day of NOVEMBER, 1997.




Notary Public, HELEN WATSON
My Commission Expires: 8-13-2001

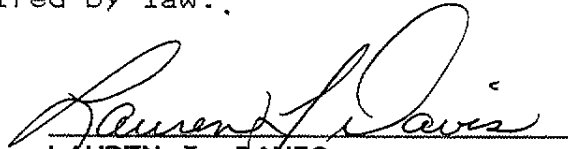
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SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 NOV -5 PM 3:32

ACCEPTANCE OF REGISTERED AGENT

FOR

CAPITAL FINANCE OF SOUTH FLORIDA, INC.

I, LAUREN J. DAVIS, having signed the within as registered agent of CAPITAL FINANCE OF SOUTH FLORIDA, INC. (the Corporation) at the registered address of 5100 NORTH TAMiami TRAIL, NAPLES, FLORIDA 34105 do hereby agree as the registered agent to accept service of process, to keep an office of the Corporation open during the prescribed hours, and to post my name, LAUREN J. DAVIS, and that of any officer of the Corporation authorized to accept service of process at the above Florida designated address, in some conspicuous place in the office of the Corporation as required by law..


LAUREN J. DAVIS
Registered Agent