

P97000097963

Sun Central Mortgage Corp.
375 Douglas Ave., Ste 1010
Altamonte Springs, FL 32714

11/12/97

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

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-11/14/97--01049--015
****122.50 ****122.50

Dear Sir:

Enclosed please find Articles of Incorporation and the Designation and Acceptance of Registered Agent for filing, together with our check in the amount of \$122.50 to cover the filing fee, certified copy charge, designation of registered agent, and charter tax.

I have also enclosed an additional copy of the Articles of Incorporation which I would appreciate having certified and returned to the above address.

Sincerely,

Frances L. Eskew

Frances L. Eskew

Enclosures

FILED
97 NOV 14 AM 9:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

11/18/97 T.M.

**ARTICLES OF INCORPORATION
OF
SUN CENTRAL MORTGAGE CORP.**

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:

Sun Central Mortgage Corp.

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 and the State of Florida.

ARTICLE III CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 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:

375 Douglas Ave., Ste. 1010
Altamonte Springs, Florida 32714

And the name of the initial Registered Agent for the corporation at that address is FRANCES L. ESKEW.

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.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VIII INITIAL BOARD OF DIRECTORS

This corporation shall have a minimum of two directors. The initial Board of Directors shall consist of:

Donna M. Cleary
7270 Westpointe Blvd., Apt 932
Orlando, Fl. 32835

Frances L. Eskew
3157 Orleans Way S
Apopka, Fl 32703

ARTICLE IX INCORPORATORS

The name and address of the incorporators are:

Donna M. Cleary
7270 Westpointe Blvd., Apt 932
Orlando, Fl 32835

Frances L. Eskew
3157 Orleans Way S
Apopka, Fl 32703

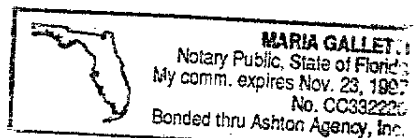
The undersigned incorporators have executed these Articles of Incorporation this 12th day of November.

Donna M. Cleary Signature

Frances L. Eskew Signature

The foregoing instrument was executed and acknowledged before me at ORLANDO, County of Orange, State of Florida, this 12th day of November, 1997 by DONNA M. CLEARY and FRANCES L. ESKEW ("Incorporators"), who personally known to me or who showed DRIVER LICENSE as identification and who did/did not take an oath.

[Signature]
Notary Public



DESIGNATION OF AND ACCEPTANCE BY REGISTERED AGENT

SUN CENTRAL MORTGAGE CORP.

The following is submitted in compliance with the laws of the State of FLORIDA. Sun Central Mortgage Corp., a corporation organizing under the laws of the State of FLORIDA, with its principal office located at:

375 Douglas Ave., Ste 1010
Altamonte Springs, FL 32714

Has name:

Frances L. Eskew

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 name (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.

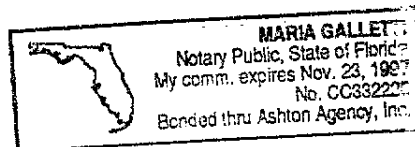
Registered Agent:

Frances L. Eskew

BEFORE ME, the undersigned authority, this day personally appeared Frances L. Eskew ("Registered Agent"), at ORLANDO County of Orange, State of Florida, who is personally known to me or who showed DRIVER LICENSE as identification and who did/did not take an oath and 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 12th day of November, 1997.


Notary Public



FILED
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CLERK OF STATE
TALLAHASSEE, FLORIDA