

P97000097992



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 603379 81879A

AUTHORIZATION :

Patricia Pigatto

COST LIMIT : \$ 122.50

ORDER DATE : November 17, 1997

ORDER TIME : 2:11 PM

ORDER NO. : 603379-005

CUSTOMER NO: 81879A

200002349792--6

CUSTOMER: Timothy J. Conner, Esq.
TIMOTHY J. CONNER & ASSOCIATES

Suite 110
1 Florida Park Drive, North
Palm Coast, FL 32137

DOMESTIC FILING

NAME: LUCAS MORTGAGE 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: Stephanie Stscherban

EXAMINER'S INITIALS:

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 NOV 17 AM 9:31

RECEIVED
97 NOV 17 PM 3:37
SECRETARY OF STATE
DIVISION OF CORPORATIONS
FLORIDA

ARTICLES OF INCORPORATION

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

1. NAME AND ADDRESS OF CORPORATION: The name of this corporation is: **LUCAS MORTGAGE SERVICES, INC.** The mailing address of the corporation is 1 Florida Park Drive, North, Ste. 101A, Palm Coast, Florida 32137.

2. DURATION: The period of its duration is perpetual.

3. PURPOSE: The purpose is to engage in any activities or business permitted under the laws of the United States and Florida.

4. CAPITAL STOCK: The corporation is authorized to issue 100 shares of stock, all of one class, at One Dollar (\$1.00) par value.

5. INITIAL REGISTERED OFFICE AND AGENT: The name and address of the initial registered agent and office of this corporation is as follows:

JOHN J. LUCAS, SR.
1 Florida Park Drive, North, Ste. 101A
Palm Coast, Florida 32137

6. INITIAL BOARD OF DIRECTORS: This corporation shall have one (1) directors initially. The number of directors may be either increased or decreased from time to time by an amendment of the by-laws of the corporation in the manner provided by law, but shall never be less than one (1) director.

The name and address of the initial director of this corporation is:

JOHN J. LUCAS, SR.
1 Florida Park Drive, North, Ste. 101A
Palm Coast, Florida 32137

7. INCORPORATOR: The name and address of the Incorporator signing these Articles of Incorporation is:

TIMOTHY J. CONNER, ATTORNEY
1 Florida Park Drive, North, Ste. 110
Palm Coast, Florida 32137

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8. AMENDMENT OF ARTICLES: This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

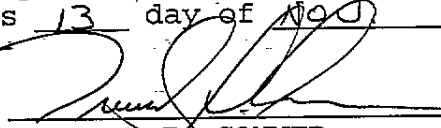
9. MEETINGS BY CONFERENCE TELEPHONE: Members of the Board of Directors may participate in all regular and special meetings of the Board of Directors by means of Conference Telephone or similar communications equipment as provided by law.

10. INDEMNIFICATION: The corporation may be empowered to indemnify any officer or director, or any former officer or director in the manner provided for in the by-laws of this corporation.

11. REMOVAL OF DIRECTORS: At a meeting of shareholders called expressly for that purpose, any one director, or the entire Board of Directors, may be removed, with or without cause, by a vote of the holders of 75% of the shares then entitled to vote at an election of directors.

12. INFORMAL ACTION OF DIRECTORS: If all the directors severally, or collectively consent in writing to any action taken or to be taken by the corporation, and the writings evidencing their consent are filed with the secretary of the corporation, the action shall be as valid as though it had been authorized at a meeting of the Board of Directors.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 13 day of NOV, 1997.


TIMOTHY J. CONNER
Incorporator

ACCEPTANCE BY REGISTERED AGENT

Having been designated as registered agent to accept service of process for the above-stated corporation, at the registered office above, I hereby accept said designation, agree to act in

JOHN J. LUCAS, SR.
Registered Agent


SS:

NOTARY PUBLIC
STATE OF FLORIDA AT LARGE

Regina Gutierrez
(Please Print Name)

My Commission Expires:

lucas.art

 Regina Gutierrez
My Commission CC845314
Expires May 08, 2001

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